

ASHESI UNIVERSITY COLLEGE

**Investigating the desirability and feasibility of the 'Old People's Home' as a
viable business in Ghana**

DISSERTATION

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College, in partial fulfilment of the requirements for the award of Bachelor of Science
degree in Business Administration

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Declaration Page

I hereby declare, that this dissertation is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

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I hereby declare, that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation, laid down by Ashesi University College.

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Abstract

Ghana's population is ageing at the same time that its extended family system is collapsing. The Ghanaian government is however, not making sufficient efforts to cater for the long-term needs of the elderly. This study therefore proposed the "Old People's Home" as a solution to elderly care problems and investigated whether it will be a viable business in Ghana. To help achieve this objective, factors that can influence profitability of the Old people's home in Ghana were identified and discussed. Data collection was limited to Accra.

A 3-pronged strategy was employed in answering the research questions and in achieving the research objectives: (i) Questionnaires and interviews were administered to 60 potential family caregivers, aged between 25 and 59. (ii) The owner of an existing Old people's home in Accra was interviewed to highlight challenges faced and evaluate the sustainability of such a venture and (iii) PESTLE and financial analyses were conducted to assess the feasibility of a hypothetical Old people's home.

Findings indicated that, majority of the respondents did not want to patronize Old People's Homes as a result of their attitudes, cultural beliefs and the general economic hardship. However, the "Old People's Home" may be viable if people's views about care homes change over time.

The PESTLE and financial analysis, however, concluded that the Old People's Home could be sustained as a business as long as there were at least 15 customers under care. However, given the difficulty in attracting customers and the steep marketing expenditure that will be needed to change people's views about Old People Homes in Ghana, the study finds evidence against such a venture, at least in the short term.

Keywords: Elderly, Old People's Home, elderly care, profitability, business, Ghana

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DEFINITION OF TERMS

- **Old People's Home**-a place where old people can live together and be cared for, when they are too weak or ill to take care of themselves
 - **Elderly**- adults who have attained the age of 60 and over
 - **Family care givers**- family members who provide any type of physical and/or emotional care for an ill or disabled loved one (Care, 2016).
 - **Elderly Care**- a wide range of services that are provided over an extended period of time, to old people who need help to perform normal activities of daily living because of cognitive impairment or loss of muscular strength or control (Ageing Parents-Eldercare, 2016).
 - **PESTEL Analysis**- The abbreviation PESTLE stands for political, economic, social, technological, legal and environmental. It is a framework or tool used by marketers to analyse and monitor the macro-environmental factors that have an impact on an organisation (Proessional Academy, 2016).
 - **Liquid Assets**- assets that can be easily sold, or converted to cash without a loss in its value (Economic Times, 2016).
 - **Required rate of return**- measuring the profitability of potential investments. Internal rate of return is a discount rate that makes the net present value (NPV) of all cash flows from a particular project equal to zero (Investopedia, 2016).
 - **Net Present Value (NPV)** - It is the difference between the present value of the future cash flows from an investment and the amount of investment. Present
-

value of the expected cash flows is computed by discounting them at the required rate of return (Business Dictionary, 2016).

- **Modified Internal Rate of Return-** It is the internal rate of return that is modified to account for difference between reinvestment and investment return (Accounting -Simplified, 2016).
 - **Payback Period-** It is the length of time required to recover the cost of an investment. The payback period of a given investment or project is an important determinant of whether to undertake a project, as longer payback periods are typically not desirable for investment positions (Investopedia, 2016).
 - **Discounted Payback-** It is used to calculate the length of time to recoup an investment based on the investment's discounted cash flows. By discounting each individual cash flow, the discounted payback period formula takes into consideration the time value of money (Finance Formulas, 2016).
 - **Profitability Index-** The profitability index is an index that attempts to identify the relationship between the costs and benefits of a proposed project (Profitability Index, 2016).
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CHAPTER ONE: INTRODUCTION

1.1 Introduction

The concept of establishing institutions that cater specifically for the physical and health needs of the elderly in society is quite new to Africa. In contrast, these institutions have been in existence for the past 135 years in the developed world. It was until July 23rd, 2003 that Africa's premiere home for the elderly was set up in Bakoteh, the Gambia (Secka, 2003).

Africa's approach to caring for the elderly was based solely on the traditional model, where extended family members supported the elderly in the family when the latter grew too old and weak to cater for themselves (Walker, 2011).

In Ghanaian society, for example, the responsibilities of children towards their parents in old age have since time immemorial been clearly spelt out. The Akan adage; *"Obi hwe wo ma wo se fifi a, wo nso wohwe no ma ne de tutu"* wholly summarizes these responsibilities. The adage literally translates that *"if someone takes care of you till you grow teeth, then you must take care of that person till he/she loses all teeth"* and employs children to reciprocate the care they received from their parents while they were younger" (Tetteh, 2006). This saying is steeped in culture and has over the years inspired many Ghanaians to develop positive attitudes towards caring for the elderly.

However, this culture of caring for the aged has faded with time as westernization and pressure on time for education and work have moved the younger generation from family houses. This situation has paved the way to make institutions for the old, an option for elderly care even in traditional African societies like Ghana. Popular among these institutions and significant to this research is the Old people's Home.

1.2 Background

The Old people's Home is also known as a "*Nursing home*," "*Home for the Elderly*" or an "*Aged home*". These names are mostly used interchangeably and are regarded to mean the same thing. An Old people's Home is a place where old people can live together and be cared for when they are too weak or ill to take care of themselves (Cambridge, 2015).

AARP Inc., formerly known as the American Association of Retired Persons establishes that "*A nursing home is first and foremost a home. More than that, it provides skilled nursing care, rehabilitative care, medical services, personal care and recreation in a supervised and safe environment*" (American Association of Retired Persons, 2015).

The idea for a nursing home, which emerged in America after the industrial revolution in the 18th and 19th century, brought many people to the cities and destroyed the extended family support system (US Legal, 2015).

Following the industrial revolution, there was an upsurge in the number of neglected old people who settled for alms-houses when they fell short of the requirements to enrol in the few homes for the elderly which had been established by religious groups at the time.

Alms-houses are buildings in which poor old people were allowed to freely live in (Merriam-Webster, 2015). Living in alms-houses was characterized by abandonment, disgrace, poverty, loneliness, humiliation, and degradation (Brown, 2015).

The few religious institutions for the elderly that existed spent more on the elderly than alms-houses did, and often provided better care (FATE, 2016). However, old

people had to meet requirements such as the ability to pay entrance fees and the submission of a certificate of good behaviour. Inability to meet such requirements left impoverished old people to turn to alms-houses (Brown, 2015 & FATE, 2016).

Old people in alms-houses lived alongside the mentally-disturbed, the intoxicated and the homeless (FATE, 2016). The federal government of the United States of America was not in support of alms houses. Considering the horror and rigor of alms-houses, the Federal government saw the need to eliminate alms-houses (FATE, 2016).

Inspired by the pressure from pension advocates, the government through the social security legislation in 1935 barred inmates of alms-houses from receiving their pensions while inmates of the few religious homes were not barred (FATE, 2016). The 1935, social security act created a situation where unless an old person was in one of the religious homes or lived independently, they were deprived of their pensions (FATE, 2016). Old people wanted to receive their pensions and so the government's intervention deterred old people from patronizing alms-houses.

Pension advocates failed to realize that old people needed more than financial support to survive and that the monthly pensions were not going to solve the problem of elderly care (FATE, 2016). Rather, what old people needed was nursing or medical attention and this was the argument of ageing advocates such as Homer Folks.

By 1954, new legislation including the Medical Facilities Survey and Construction Act of 1954 allowed institutions for the neediest old people to be established. Public and private nursing-home residents were granted federal support for their assistance (FATE, 2016). More private old peoples' homes began to spring up in

the USA to care for the elderly as the alms-houses folded up (Legal, 2015; Brown, 2015).

Similar to the historical account of Old people's care in the USA, caring for the elderly in Ghana was not an issue that needed serious attention. However, the situation has changed because the extended family support system which was strong and supported the aged is now weakening (Apt, 1993). In particular, certain factors including the changing demographics of Ghana's population towards an ageing population, and the changing roles of women have all contributed to the current problem of elderly care.

Traditionally, women are expected to perform roles such as carrying out household chores and caring for children and the elderly in the family (Our Africa, 2015). Such roles have served as limiting factors in women's ability to take on paid jobs (Our Africa, 2015). Recently, these roles have changed as many women are taking up government positions and challenging jobs (Our Africa, 2015). There are hardly any women staying at home to cater for the elderly these days especially in the cities.

Presently, Ghana's youth on whom the elderly depend, tend to shun the old in their families. Some do this intentionally, others do so inadvertently because of other issues such as financial constraints, lack of contact with their elderly members (Apt, 1993) and time consuming jobs. There is also the issue of increasing rural-urban migration in Ghana that has led to the abandonment of majority of Ghana's elderly in the rural areas (Sakyi, 2014). However, elderly care is considered an urban problem as majority of the working population are more likely to be in formal employment leaving no one at home to care for the old.

1.3 Statistics on Ghana's Elderly

The Ghana Statistical Service defines the elderly as adults who have attained the age of 60 and over (GSS, 2013). The life expectancy in Ghana is presently approximately 65.75 years (Index Mundi, 2015). In comparison with other African Countries such as Togo, Cote d'Ivoire and Nigeria whose life expectancies have been estimated at 58, 64 and 53 respectively (Index Mundi, 2015), Ghana is regarded as an ageing African nation because its life expectancy is relatively higher. The life expectancy is a widely used indicator of the health of a population. It shows the number of years a person is expected to live, based on the mortality statistics for a given observation period (Life Expectancy, 2015).

Ghana's population structure has also changed over the years in a way that is consistent with the Demographic Transition theory. The Demographic Transition model is a four-stage model that is used to describe the changing pattern of mortality, fertility and growth rates as societies move from one demographic regime to another. Simply put, it describes the movement from high birth and death rates to low birth and death rates (Pappiussp.org, 2015).

Currently, Ghana is transitioning from the 2nd stage which is characterised by high birth rate and low death rate to Stage 3 where birth rate declines and death rate continues to fall (Davies, 2014). This is evident in Ghana's birth rate records. Records show that Ghana's birth rate fell from 31.7 births /1000 in 2013 and to 31.4 births /1000 in 2014 (Mundi, Demographic Birth rate: Ghana). The 2015 estimate revealed that Ghana is ranked 38th in the world with a birth rate of 31.09 births /1000 population (CIA, 2015).

The current birth rate of Ghana may be considered high when compared to that of developed countries such as the United States of America and Germany whose birth rates are 12.49 births /1000 and 8.47 births /1000 respectively (CIA, Birth Rate: Country Comparison to the World, 2015). Nevertheless, Ghana's birth rates in comparison to that of developing countries like Nigeria, Zambia and Burkina Faso whose birth rates are 37.64 births /1000, 42.13 births /1000, 42.03 births /1000 in that order is regarded as low.

Ghana's death rate on the other hand is estimated to be 7.22 deaths /1000 population which ranked Ghana 123 (CIA, 2015). Evidence of the fall in Ghana's death rate is seen in the decline (albeit modest) of 2013's death rate of 7.53 deaths /1000 to 7.37 deaths /1000 in 2014 (Mundi, Demographics: Death rate, Ghana). Per the estimate of the International Futures at the Pardee Center, Ghana's life expectancy will increase to 72.23 by 2030 and 81.80 by 2060 (IFs, 2015). This is evidence of the claim that, Ghana's population is living longer.

Out of Ghana's total population of 25,758,108 as per the 2014 estimate, research revealed that the population over 54 years and over was 2,287,816 (Index Mundi, 2014). Furthermore, according to the 2010 population census, the population of the elderly grew by 87 % between 1960 and 2010 (GSS, 2013).

These statistics support the assertion that Ghana's population is living longer. On the other hand, the corresponding institutions responsible for caring for the elderly population have been growing at a rather slow rate. This has contributed to the soaring percentage of abandoned and destitute aged in the country.

1.4 Description of the Research problem

The Research Problem:

Ghana's population is growing and living longer. The proportion of the population considered elderly is increasing yet the government does not seem to be addressing the needs of the aged. What is the way forward?

After the Ministry of Employment and Social Welfare launched an aging policy in December 2011 (Ghana News Agency, 2014), one would expect that years from that point, Ghana would be recognized for its solid elderly care systems. However, Ghana is presently still battling with the problem of caring for the aged as there is obviously no concrete implementation plan for this policy (World Health Organization, 2014).

Currently, there are 3,217 health care facilities that provide citizens with general health care (Ghana Health Service, 2010). In correspondence to the stated number of health care facilities, the overall doctor to patient ratio as at 2013 was 1 (one) doctor to 10,170 citizens (Quaicoe-Duho, 2015). This ratio is very alarming, and makes it quite impossible for each citizen to enjoy quality healthcare.

Meanwhile, just about six of these institutions cater solely for the elderly in Ghana. The names of these institutions are Mercy Mission Care, Ripples Health Care, Care Plus Ghana Limited, Akrowa Aged Life Foundation and Elite Nursing Agency. Each of the institutions is located in the Greater Accra Region. It is also important to note that all these institutions are privately owned.

The oligopolistic market structure of the "old age care" sector suggests that prices will include significant premium above the competitive price. What this means for poor old people is that, they are unable to benefit from the special care that these few institutions provide because they cannot afford to pay for their services.

Research has shown that as at 2010, 54.2% of the elderly population lived in the rural areas (GSS, 2013). Unfortunately for this 54.2%, they do not have access to the institutions because there are none existent in the rural areas where they live. Although the extended family system is stronger in the rural areas where old people do get care, for those without the support of an extended family, things can be very tough.

The deprivation of rural elderly from elderly care institutions is very unfortunate. However, they are not the focus of this paper. This paper will focus mainly on investigating the Old People's Home as a viable business in Accra because in Ghana, old age care is an urban problem.

Considering that Accra is the capital city of Ghana, where people on average earn higher incomes, old people's homes are more likely to be commercially viable in Accra than in rural areas. From the perspective of some entrepreneurs, capitalizing on the failure of the government of Ghana to implement effective policies on ageing may seem like an ideal business opportunity in Ghana today.

From the view point of other entrepreneurs, it may not be so great an idea given the issue of poverty among the elderly in Ghana. For lower average incomes, a replica of the western world's old people's home would be unambiguously a viable solution to meeting the care needs of the elderly in Ghana. It would also provide an avenue to make massive profits, considering that the elderly in Ghana have been estimated to reach 1,104,000 by 2018 and 1,458,000 by 2025 (IFs, 2015). This also means that demand is likely to be inelastic. It is less clear that such a venture will be profitable in Ghana.

The youth centred nature of western culture emphasizes attributes such as individuality and independence causing the elderly to live "lonely lives separated from

their children and lifelong friends” (Martinez-Carter, 2013). This has been a contributing factor to why the old people's home is a lucrative business in the west (Martinez-Carter, 2013). Old people have no other choice than to turn to care homes. The issue of culture and other factors may or may not allow the old peoples' home to survive as a business in Ghana; hence the need for this study.

1.6 Research Questions

This Research paper will attempt to answer the following questions.

1. Will an old people's home survive in Ghana, considering how much value some Ghanaians still place on the sense of family and culture?
2. If the old people's home will survive, how profitable will it be?
3. If it will not survive, what are the factors that will undermine its survival?
4. What will it take to ensure that Ghanaians embrace this idea and patronize it?

1.5 Aims and Objectives

This paper seeks to investigate the desirability and feasibility of the old people's home as a business in Ghana. This paper will endeavour to conduct this investigation by addressing the following objectives:

- i. To investigate whether the old people's home will survive in Ghana, considering how much value some Ghanaians still place on the sense of family and culture?.
 - ii. To determine the profitability of the old people's home as a business if it will survive.
 - iii. To determine the factors that will undermine the survival of an Old People's Home.
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- iv. To find out what it will take to ensure that Ghanaians embrace this idea and patronize it.

1.7 Relevance of the Research

Recently, elderly welfare has been a topic of concern in the media with all statistics pointing to the fact that Ghana's population is clearly aging. Therefore, the timing of this research is right. This research sets out to serve as a reliable reference point for the government and citizens of Ghana in making decisions relating to the welfare of old people. This study will not only contribute to the literature on the problems of aging in the developing world but also assist entrepreneurs in making business and investment decisions linked to the wellbeing of the elderly.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter contains an analysis of various contributions to the topic. The chapter is subdivided into nine sections. The first section explores how the issue of caring for the elderly has evolved into a global affair. The second section tackles the theme of responsibility, and who is required to bear the responsibility as seen in different parts of the world. The chapter then further explores elderly care in the Ghanaian context. The subsequent sections of the chapter explore the theories of assisted living and nursing care. The chapter goes on to explore various views concerning the quality of life provided in homes, the profitability of nursing homes and finally analyzes a number of recommended solutions to the problem.

2.2 Elderly Care as a Global Concern

The perpetual debate on caring for the elderly in the society has intensified over the past three decades. As a result of better diet, improved sanitation, the growing availability of vaccines, pharmaceuticals, screening programs and medical treatments, people are now living longer all over the world than in previous eras (Tong, 2009). It is therefore no surprise that caring for the elderly has become a global affair.

According to Kazeze (2008) in his presentation, Social Protection and Aging in Malawi, the discussion of elderly care commenced after the International Plan of Action on Ageing was adopted at the First World War Assembly on Ageing in Vienna in 1982. Conscious of the increasing number of their population that was ageing, countries of the United Nations met to formulate this action plan.

Nine years after the International Plan of Action on Ageing was adopted, the United Nations came up with principles concerning the welfare of older persons. Two of these principles were care and self-fulfilment.

In 2002, the second World Assembly on Ageing was held in Madrid, Spain, where another plan of action was adopted (Kazeze, 2008). This time, it was dubbed the Madrid International plan of Action on Ageing (MIPAA) and it emphasized the need to integrate the way global ageing was evolving within a larger process of development.

In this assembly, care and support for care givers came up as a key issue, as well as the housing and living environment of the elderly. The participation of the United Nations in the adoption of these plans reiterates and confirms the fact that every country around the globe is concerned about the welfare of their elderly citizens (Kazeze, 2008).

The economic, political and cultural differences among countries of the world have informed the different approaches to elderly care over the years. However, these differences do not undermine the pertinence of the matter: that the elderly deserve to be cared for.

In the African sub-region, the factors that contribute to poor elderly care are similar across the region. The factors which include poverty, since majority of the elderly are not enjoying pension, and urbanization cut across African countries like Malawi, Nigeria and Ghana. Hence, formulation of strategies and policies have been a key focus in the elderly care debate.

The subsequent sections of this chapter are going to review studies conducted by various researchers in different areas of that topic culminating in final section that explores the proposed solutions to the problem of elderly care.

2.3 Who Bears the Burden for caring for Elderly? International Perspectives

Between the government, individuals and families, who should bear the responsibility of providing long-term care for the elderly? A study by Tong (2009) focused on examining the concerns of these parties on the issue of responsibility and it was revealed that the question of whose duty it is differs from one geographical area to another (Tong, 2009).

The first group of countries discussed in this review are those countries whose governments are considered to be the most committed in caring for the elderly. These are the Scandinavian countries, specifically Denmark, Sweden and Norway, are good examples in this group (Pederson, 2002).

The collective name 'Scandinavian' is used to describe countries that are situated in the Northern Europe region (Briney, 2015). In these countries, it has been traditionally established that the onus for caring for the elderly lies on the government, who based on their actions seem to have gladly accepted the duty. Tax is one instrument that these governments have used to subsidize social and medical care for its elderly citizens.

The Israeli government's loyalty to the elderly is also strong. Long term care in 'homes' has been made a legal right for all elderly Israeli citizens through the Long-Term Care Insurance law (Schmid, 2005). This law allows the citizens whose income fall below a certain level to enjoy a 100% disability allowance if their dependence on others to carry out majority of their day to day activities is very high. A 150% disability allowance is made available for those who depend entirely on others. (Schmid, 2005 & Tong, 2009).

In Italy, the generosity of the government towards the elderly is either very small or non-existent. In the case of Italy, families are legally mandated to take care for the elderly in this order: spouse, children, grandchildren, and siblings. Nonetheless, the impact of this mandate is not exactly felt by families because most elderly Italians have good-sized pensions. In exchange for care from their families, their sizeable pensions allow the elderly men to add some of their financial assets to that of their families. (Convery & Cioni, 2001; Tong, 2009).

In Mexico, the strength of family relationships contributes to the little support that the government provides for the elderly. With a background in Confucianism, the country considers caring for the elderly, the sick and the poor as a social responsibility of the family (Tong, 2009). The concept of filial piety in Confucianism requires that children respect their parents and reciprocate the care they received from them (Oxnam & Bloom, 2015). Reciprocity emphasizes mutual responsibility between parents and children.

In the Sub-Saharan Africa, most people largely depend on the extended family for elderly care (Aboderin, 2004). The idea of familial responsibility is once again the reason why families in this region cannot escape the duty. Unfortunately, unlike the first group of countries, the poor economic conditions of African countries have rendered the governments incapable of helping even if they wanted to. Among these countries are Uganda, Mali, and Sierra Leone (Tong, 2009).

In Uganda, attaining the age of sixty is not as much joy as it may be for citizens in Israel. This is because, by that time in the life of a Ugandan, most of their family members may have migrated to the urban areas to go and make a living. This leaves the

elderly abandoned in the rural areas thereby leaving them with no other option than to rely fully on charitable groups such as the Church of Uganda (Curry, 1998).

Similarly on Ken tout's platform: *Elderly Care, A world perspective*, many have shared facts and views on the topic using their home country as their standpoint.

Apt (1993) established that in Ghana, the duty of elderly care rested on the extended family until modernization and migration increased and undermined this arrangement. These same factors have now deprived the older Ghanaian citizens the assurance of constant care from family members. As at 1993, the extended family support system was already considered to have started diminishing because family members were moving to cities in search of a life upgrade, better education, jobs and utilities. (Apt, 1993 and Tout, 1993).

In the United States of America, the family, the government and the individual all play a role in elderly care. The government contributes its quota through Medicare and Medicaid. Medicare is a federal program that provides health coverage for citizens who are 65 and above or who have a severe disability no matter their income. Medicaid is another state and federal program that provides health coverage only for citizens with low income (Interactive, 2015). Medicaid covers some health services that Medicare also covers including hospital and medical insurance. However services such as nursing care and personal care are covered by Medicare and not Medicaid (Medicare.gov, 2015).

However, citizens realize that these government policies and other private insurances do not cover their long term care to any significant extent. The disabled elderly therefore have to rely on their own resources. In the case where their resources

are exhausted, they end up turning to welfare (Rivlin & Wiener, 1988). Welfare refers to the help that the state gives members of the society to live a good life. It could be in the form of financing, delivery of services and transfer of income (Greve, 2008).

Relying on welfare means that poor and disabled old people get to enjoy welfare benefits such as attendance allowance and disability living allowance. For instance in the case of the United Kingdom, the Disability Living Allowance (DLA) is a cash benefit that is claimable only before age 65. Receipt can sometimes continue beyond age 65. It non-means-tested benefit which means that receipt is not affected by an individual's income or savings (Ruth, Marcello, & Stephen, 2012) As at 2001, the range for disability living Allowance was £14.05 and £89.95 (Memel et al., 2002). Attendance allowances are awarded to citizens ages 65 and above. £35.40 or £52.95 per week (Memel et al., 2002).

Even though the family is the principal provider of elderly care in America, there is the issue of the great pressure it puts on family members. As a result, families sometimes use other paid services such as home health workers and respite and nursing homes, of which the latter is the most dominant in American long term care. However the cost involved in the patronage of nursing care services seems to be beyond the reach of many American families. It is important to note that Nursing home patronage has improved since its 21% patronage in 1985 (Rivlin & Wiener, 1988). Today, patronage of nursing homes has dropped in the United States of America. Only 2.8 % of the over-65 population and 10.2 % of the over- 85 population are in nursing homes. This corresponds to 1.4 million the US elderly population (Nursing Home Data, 2013).

2.4 Caring for the Elderly: A focus on Ghana

Old age in Ghana is characterized by respect (Geest, 1997). In the Akan tribe, this characteristic shapes the social behaviour of people towards the elderly in the community (Geest, 1997). Old people are considered to have acquired a lot of wisdom from their life experiences and therefore one needs to respect them in order to enjoy advice of wisdom from them (Geest, 1997). Those who fail to show respect to their elderly by not reciprocating their care, are considered to be ungrateful. It is an intolerable act in Ghana (Sarpong, 1983).

However, according to Aboderin, (2004) the care that family members give to their elderly has over the years declined. She argues that the decline is as a result of a fall in the resource capacity of the youth which has undermined their ability to provide support for their elderly. She also establishes that there has been a breakdown in family support that has led to an increased dependence on parent's past conduct. She argues that the principle of reciprocity has died and that the idea of old people depending on themselves has started to emerge (Aboderin, 2004).

Apt, (1993) agrees with Aboderin, (2004) that, caring for the elderly has become an issue. From her study that sought to find out the factors that contribute to the problem, she agrees that some family care givers do not have the resources with which to cater for the elderly. However, she raises a point that some elderly are neglected by the families and thereby add to the increasing number of destitute elderly in the country.

Apt in another article; *The Storm clouds are grey* (1993), sums up the breakdown in the extended family system also in agreement with Aboderin, (2004). The article makes a claim that in Ghana, the duty of elderly care rested on the extended family until modernization and migration increased significantly. She identifies that

these same factors have now deprived the older Ghanaian citizens the assurance of constant care from family members. As at 1993, the extended family support system was already considered to have started diminishing because family members were moving to cities in search of a life upgrade; better education, jobs and utilities (Apt, 1993).

2.5 Theories of Assisted Living

Within the concept of assisted living, there are a few dominant theories that have contributed to shaping the concept. Primary among these theories is the theory of needs. The theory of needs, propounded by Abraham Maslow explains that individuals have general needs including physical needs, safety needs, love needs and self-esteem needs. The hierarchy of these needs in the order listed above establishes that every individual requires all these needs and must find a way to satisfy whichever need they lack (Fuchsberger, 2008).

Fuchsberger, (2008) agrees with Maslow's theory of needs. He believes that every individual has his own wants, situations, and experiences. He therefore points out that specific needs such as 'elderly needs' do not exist. Fuchsberger, (2008) proposes that focus should be placed on how to use ambient intelligent technology to meet the needs of the elderly. He calls it *ambient assisted living*.

Another core concept of assisted living is the *ageing in place* theory (Chapin & Dobbs-Kepper, 2001). The theory agrees with the first theory on the grounds that these needs have to be met. This theory suggests that old people can seek the services of assisted living facilities and when they do, they should remain in one assisted living facility (Chapin & Dobbs-Kepper, 2001). Chapin & Dobbs-Kepper, (2001) stated that aging in place would only work when the facility adjusts its service provision as

residents' needs change. This will prevent the movement of individuals to higher care facilities.

In a study by Imamoğlu & Imamoğlu, (2006), to explore people's attitudes and preference for assisted living facilities in comparison to nursing homes, it was revealed that assisted living facilities were most preferred. They were reported to be more homelike than the institution-like vibe in nursing homes (Imamoğlu & Imamoğlu, 2006). According to Abromowitz & Plaut, (1995), assisted living is a housing model for the elderly that provide both residential and personal services. Assisted living facilities provide basic residential services such as laundry as well as maintenance of a residence's living quarters. They are different from nursing homes in that, nursing homes provide accommodation for individuals who need hospital care but need nursing care and related medical care as well. In nursing homes these services are provided by people who are licensed to do so. (Abromowitz & Plaut, 1995).

Supporting literature such as Wilson, (1990), Brummett, (1997) and Dobbs, (2004) have all concluded that assisted living facilities have homelike settings that make room for attributes such as privacy, individuality and dignity.

However, Schwarz,(1999) believes that assisted living facilities are "ambiguous, confusing and controversial". In agreement with Imamoğlu & Imamoğlu (2006), assisted living facilities have also been described as difficult to define (Kane & Wilson, 1993) and are "mirror images of nursing homes" (Steinhauer, 2001). Generally, assisted living facilities and nursing homes both have their pros and cons. It therefore leaves the individual to decide which of them best fits the kind of needs they have.

2.6 Nursing Care

Much research work has been done to re-establish some very important concepts in the theory of nursing. Inclusive are the cultural, spiritual and the moral dimensions of nursing.

Compassion is regarded as an integral part of the very essence of nursing. Hence, receivers of nursing care expect that nursing care providers combine their professional knowledge in nursing with compassion (Dietzea & Orbb, 2000). This dimension of nursing which involves empathy and sympathy is not simple both in theory and in practice (Dietzea & Orbb, 2000). The view point of Dietzea & Orbb (2000) is that, a conscious effort needs to be made to make nursing care providers compassionate. Nursing care providers in turn need to incorporate the concept in their service to patients.

Nussbaum, (1996) agrees with fusing nursing and compassion by saying that compassion is not just about linking one's interests with others, but then, it shows one's concern for the entire community. However questions have been raised about the ability to maintain professionalism and compassion at the same time.

Holistic care is the traditional concept of nursing for which many nurses have been trained (Harrison, 1993). It involves wholly caring for an individual, considering the physical, psychological, social, cultural and spiritual needs of people (Dossey & Dossey , 1998). Spiritual care is least provided in nursing. Nonetheless, it is an essential component of nursing because it contributes to how patients respond to their sicknesses (Govier, 2009).

Golberg, (1998) adds to the concept of spiritual nursing, by summing it up with the idea of connection. He establishes that nurses should be able connect with the patients in terms of what they are thinking and what they are feeling.

There is also the concept of cultural safety in nursing, which involves respecting and recognizing different cultural mind-sets in health care interaction (Polaschek, 1998). However, it has been criticized that even though the transcultural view in nursing respects other cultures, nurses treat individuals according to their cultural mind-set and it influences how they relate to those they care for (Coup, 1996).

2.7 Quality of Life in Care Homes

2.7.1 An exposition of the Advantages and Challenges in Care institutions

Care homes have been a good option for families who seek for a more drastic solution to all that old age comes with. For elderly people who patronize long-term care institutions, it is a place where their survival is ensured. For them, entering into these homes slows down the rate of deterioration, helps to maintain their residual capacities, and restores their lost functioning (Nyanguru, 1990).

Regardless of how much care institutions have been recommended as a viable solution to long term elderly care, others have expressed grave disapproval for institutional care. Elderly people who live in institutions have been described as disoriented, disorganised, withdrawn, apathetic, depressed and hopeless (Nyanguru, 1990).

According to Townsend, (1962) institutions reduce one's privacy, restricts one's movements and limits one's access to societal experiences. In another view, inmates of care institutions do not only lack relationship with their families, but their

talents go to waste from disuse, thereby causing them to become depressed. Others have equally criticized the quality of life that is provided by care homes but from a different perspective; Goffman (1961) inclusive. Goffman highlights that inmates undergo dehumanization because they are made to do three vital things; sleep, play and work all in the same place (Goffman, 1961). Goffman's argument presupposes that inmates of nursing homes are confined.

In a Zimbabwean study which partly sought to identify the way of life of the aged in institutions, commendable discoveries were made. The study revealed that children are an important source of care for aged parents in Zimbabwe. They support parents with material, psychological and other forms even when they are in homes or institutions. For in-mates of homes who do not have children, the quality of their life in the home or institution is affected.

On the other hand, there have been testimonies by inmates of various nursing homes in the United Kingdom that have challenged the negative perception associated with nursing homes (Owen & NCHCDF, 2006). In care homes where the staff is in tune with what the in-mates think and feel, quality of life is improved. According to one inmate, the staff made her feel important. They saved her life because they helped her live when arthritis and Alzheimer's disease that affected her ability to do certain things on her own (Owen & NCHCDF, 2006). To another, having staff with whom in-mates could develop a strong relationship was enough for her to want to keep living in a nursing home.

2.72 Ensuring quality of life in Care Homes

In the help the Aged report; *Quality of life in care homes*, it was established that quality of life in care homes can be improved if much attention is given to the

preferences of old people when decisions concerning how the home should be run are being made.

Being able to maintain one's identity contributes to the quality of life from the perspective of old people. Therefore, some approaches have been suggested to help residents maintain their identity. They include; Finding out individual ambitions and exploring how best to meet them (Tester et al, 2003), enabling in-mates to decide how to dress and choose the items they will bring into the home (Tester et al, 2003). Other approaches include allowing the in-mates to have control over their personal space (Tester & al, 2003) and getting key people and groups from the local community involved in care home activities (Lewin, 2002).

Although Goffman has argued that inmates of homes end up dehumanized, Help the Aged believes that homes could be ideal if quality of life of inmates is given more attention by incorporating some of the strategies that Tester et al, (2003) suggested.

2.73 Profitability of Nursing homes

The nursing care industry is one of the five most lucrative sectors in United States of America (Franchise Business Review, 2012). In Australia, nursing homes are also seeing growing profits (Allard, 2016). Profitability of nursing homes is largely influenced by two factors: ownership and chain affiliation (Weech-Maldonado et al., 2012). The research undertaken by Weech-Maldonado et al., (2012) established that there are three categories of ownership. They are the private for-profit (FP), private not-for-profit (NFP) and the government.

Literature suggests that FP nursing homes are known to have lower costs (Davis, 1993) while NPF on the other hand have higher costs due to their focus on quality care

than on profits. Much is spent on providing quality, which justifies why costs are higher in NFP (Gertler & Waldman, 1992). In terms of profitability, FP nursing homes is considered more profitable than NFP as a result of their focus on controlling cost and devising aggressive strategies to increase revenue (Weech-Maldonado et al., 2012). According to Fukui et al. (2014), factors that affect profitability of nursing homes, specifically home-visit nursing agencies include the operating structure of the agency, regional cooperation, staff employment, patient utilization, and quality control of care. Fukui et al. (2014) also added that ensuring quality management is necessary to achieve stable financial performance.

2.8 The Way Forward

Following the growing discussion about long term care for the elderly around the globe, many solutions have been recommended as the way forward.

In Nigeria, community-based care has been proposed as a policy option. Community based care is geared towards encouraging the elderly to remain at home. According to Okoye, (2004), if specialized institutions existed in Nigeria, a lot of elderly Nigerians would have been better cared for. Due to the Nigerian belief that institutionalizing an elderly is equal to abandonment, guilty parties of institutionalism would have to bear the consequences (Okoye, 2004).

From Okoye's point of view, until the government intervenes with acceptable community-based care especially for the elderly who are home bound, the situation of elderly abuse and poor care of the elderly will not cease (Okoye, 2013).

An example of community based care programmes being run by Britain is "*hospital-at home*". It is a programme that allows medical personnel to visit the elderly

in their homes. Another example is the 'adult day care centre'. There are also programmes that pay relatives for providing care to the elderly at home if the elderly chooses to remain at home (Lassey & Lassey, 2001). Okoye, (2004) proposed community-based care because of the benefits that come with it. One such benefits is that community based care provide social and emotional needs that can help to reduce feelings of solitude, boredom and improve quality of life of older people (Gaugler, Jarrott, Zarit, Stephens, & Townsend, 2003). Another benefit is that, it relieves family members from care-giving stress and it reduces absenteeism from work places of family caregivers (Xu & Chow, 2011). These are just a few of the numerous benefits.

Even though Okoye suggests that community based care is the way forward, there are a number of opposing views that recommend that government intervention is the future. For instance, in the case of Ghana, Apt (1993) suggests that government intervention is the best solution to prevent a ripple effect of the fall in extended family support on the generations to come (Apt, 1993).

In Ghana, recommendations about government intervention tend to dominate the discussion about the way forward. However, these recommendations have failed to consider what individuals in the private sector can do to help improve elderly care. This study therefore suggests that private old people's homes may be a viable solution for elderly care specifically in Ghana.

CHAPTER THREE: METHODOLOGY

3.1 Overview of the Method Section

Based on the proposal that the establishment of an Old People's Homes as a business in Ghana may contribute to improving long-term care of the elderly in Ghana, a field research was conducted to investigate whether the old people's home will be a viable business in Ghana. This chapter therefore summarizes the specific procedures that were used in the process of data collection and analysis which ultimately enabled the researcher to answer the research question.

3.2 Research Design

The research is basically exploratory in nature because it was aimed primarily at investigating into the situation of elderly care to provide insights to the researcher. The research design can be described as largely qualitative research. Qualitative research is ideal for studies that seek to obtain specific cultural information about the values, opinions, behaviours, and social contexts of particular populations (Northeastern University, 2015). However, since numbers and statistics from collected data are also recorded and evaluated, the study also employed quantitative data and techniques. This study is therefore a mixed methods research because it combines both qualitative and quantitative forms of data.

This research endeavours to find out and understand what Ghanaian's views are on nursing homes, in terms of patronage and profitability and evaluates the feasibility of old people's homes based on the data collected.

3.3 Research Scope

3.3.1 Study Population

The target population from which the sample for this study was drawn was “members of the extended family who are potential or existing caregivers to the elderly.” The population was narrowed down to a sample that focused on the working population. The working population was chosen because they are the group of people who earn income from working. Hence, they are likely to have the monetary capabilities to pay for the services of the old people's home.

The working population in Ghana falls between the ages of 15 and 65 (Trading Economics, 2015). However in order to narrow the scope of the population to enhance effective data collection, the age range between 25 and 59 was used. This range is considered as the active working population in Ghana.

In addition to obtaining data from respondents who were potential caregivers to elderly family members, data was also obtained from one of the 6 existing Nursing homes in Ghana. Data was collected from this institution to answer the question of whether or not Old people's Homes in Ghana will be profitable.

3.3.2 Study Area

Accra was chosen as the study area because it is one of the most urbanized cities in Ghana and has the largest population of citizens (Geonames, 2015). This made it easy to get access to respondents within the target population who may have jobs but still have to care for elderly family members. The choice of Accra is consistent with the reality that the problem of elderly care in Ghana is an urban problem.

3.4 Sampling Strategy

3.4.1 Sampling techniques

For the purpose of this study, purposive sampling technique was chosen. Purposive sampling is a non-probability sampling technique that is used to identify and select cases that have rich information in order to make the most effective use of limited resources. This sampling technique allows that researcher to use his own discretion to select participants that are likely to have the knowledge and experience in the field of study (Palinkas, et al., 2013).

Due to the fact that the research is interested in the views of a specific group of people, purposive sampling emerged as ideal. Using purposive sampling where the judgement of the researcher is relied on in selecting the units to be studied (Lund Research Ltd., 2012), ensured that people who are irrelevant to the research were eliminated.

The population was subdivided into two equal groups. The first group was the section of the population that had attained formal education up to Junior High School (JHS). Thus, the highest education that this participants of this group have had is 9 years of elementary and middle school formal education (US Embassy, 2016). The second group was made up of those whose educational background is beyond JHS education.

The reason for this strategy selection was to enable the views of both groups to be captured in the data. This decision was made to help prevent the data from being skewed towards the views of a particular group. It was chosen also to help attain more accurate views on whether the old people's home will survive in Ghana.

3.4.2 Sample Sizes

A sample size of 60 potential and existing caregivers to the elderly was used in this study. The sample was then divided into 2 equal groups based on whether or not respondents had more than 9 years of formal education. Both groups of the sample had 30 respondents. Out of the 30 respondents of each group, 15 were male and the rest female. This was an intentional decision to prevent biased results due to gender.

Considering the limited amount of time that was available to spend on the field collecting data, a sample size more than 60 would have been problematic or infeasible due to time and resource constraints. Also, considering the study is more qualitative than quantitative, the chosen sample size is considered adequate to make realistic inferences.

3.5 Data Collection

3.5.1 Data Collection Instrument

For the purpose of this study, a mixture of close-ended and open-ended questionnaires and semi-structured interviews were employed. Questionnaires and interview questions that were used were developed around the research questions. The research instruments helped gather information on whether the old people's home will be viable in Ghana.

3.5.2 Data Collection Procedure

Data was collected within a period of three weeks. Places where interviews and questionnaires were administered include offices, markets, shops and the roadside.

Interviews were conducted following a brief conversation with respondents, summarizing the purpose of the questionnaire. Respondents were allowed to decide whether or not to partake in the research. Interviews were administered only when

respondents' permission was received. Interviews were conducted on the first group of the sample considering they have a lower educational background and may not be comfortable with filling questionnaires.

For respondents who filled questionnaires, a summary of the purpose of the research was made available to them. Potential respondents were made to sign a consent agreement form before filling the questionnaires.

In addition to data that was collected from participants, a PESTLE analysis was conducted to provide a review of the macro environment in which a home will operate in Ghana. The political, economic, social, legal and environments were analyzed to reveal the current state of the macro environment an Old People's home.

A financial analysis of a hypothetical Old People's Home was also conducted, using figures from the existing home that was interviewed, as well as projections. This done to assess the profitability of an Old People's Home.

3.5.3 Data Analysis

Data collected was organized using Microsoft Excel and analysed using charts and tables. A descriptive account of the data is given in chapter four in correspondence to the charts and tables. The analysis of qualitative data involves identification, examination, and interpretation of patterns and themes in the data (Pell Institute, 2016). An explanation of how these patterns and themes helped to answer the research questions is also included in the results section.

3.6 Reliability and Validity

Reliability is defined as the extent to which results are consistent over time and how accurate the representation of the total population being study is. Reliability also

examines whether the results of a study can be reproduced under a similar methodology (Golafshani, 2003). Validity on the other hand “determines whether the research truly measures that which it was intended to measure or how truthful the research results are” (Golafshani, 2003).

In order to ensure reliability and validity of this study, data was obtained directly from a carefully identified sample of the target. This was done to guarantee by ensuring that data used was only made up of the views of those that the research concerns. Data collected was analysed with caution to ensure that results are completely accurate and dependable. This was done by crosschecking the results severally to eliminate all errors, and to produce consistent and reliable results.

3.7 Ethical Considerations

Due to the fact that data collection required contact with human subjects, respect for their dignity was prioritized. Consent was sought from all potential respondents before questionnaires were administered. Questionnaires were not imposed on respondents who did not want to partake in the research. Respondents were also assured of the confidentiality of all information provided. This was done to protect the identity of each respondent. Results obtained from respondents were not adjusted whatsoever to suit the personal opinions of the researcher. Results are presented accurately and transparently in chapter four.

Finally, the researcher sought for and obtained permission to carry out this research from the Human Subjects Review Committee of Ashesi University College. This committee has the mandate to ensure ethical research conduct.

CHAPTER FOUR: FINDINGS AND DISCUSSION

4.1 Introduction

In this chapter, all findings obtained from the data collected are analysed and presented in the form of graphs and charts, each of which is included in the appendix. These findings are interpreted in order to answer the research questions and achieve the research objectives outlined in chapter one. Also, PESTLE analysis and financial analysis of the proposed “Old people’s Home” are conducted to assess the viability of the old people’s home idea as a business in Ghana.

4.1.1 Demographic Characteristics of Respondents

Out of the sixty (60) respondents who participated in this research, 50% of them fell within the group whose highest educational level was Junior High School. The other half had attained higher education, specifically from the Senior High School level and beyond. Within each group of respondents, gender balance was established since there was an equal number of males and females.

Apart from the above characteristics that were intentionally chosen, every other result came from the data collection. These characteristics were chosen to prevent issues of ‘gender’ and ‘educational background’ bias from affecting the validity of the results. The decided characteristics were closely followed in the process of collecting data.

Though the target age group for this study was between the ages of 25 and 59, data collected revealed that majority of the respondents (43%) were between the ages of 36 and 46. However, 42% of them were between the ages of 25 and 35, while the remaining 15% were within the ages of 47 and 59.

With regards to the occupations of respondents in both groups, the group whose highest educational level was Junior High School had low income jobs such as second-hand clothes sellers, taxi drivers and hairdressers. On the other hand, the respondents who had obtained higher education had higher income jobs including employment as bankers, insurance brokers and accountants.

Despite the different characteristics of the respondents, most of them shared similar sentiments on the topic. The subsequent sections of this chapter will discuss the respondents' answers to the questionnaire administered, and included in the appendices section.

4.2 Responses and Analyses

4.2.1 Caring for Elderly family members

Prior to asking questions that sought to determine respondents' willingness to patronize Old people's homes and hence its profitability, the questionnaire tried to find out how many of the respondents were currently bearing the responsibility of caring for an elderly person.

As can be seen from fig.1, 60% of the respondents had an elderly person whom they were taking care of. Some respondents within the remaining 40% explained that they were not caring for any elderly person because their parents were still strong and able to take care of themselves. Another reason was that the parents and grandparents had passed away. The views of those who were not taking care of any elderly person were also recorded so as to reflect the viability of the Old People's Home in the future.

Finding out that 60% of the respondents had an elderly whom they taking care of finding is unsurprising as statistics in chapter one have already established that

Ghana is ageing and there is an increased number of old people presently living in the country. This is therefore a confirmation of statistics provided on Ghana's elderly population by the World Bank, the National Population Council of Ghana and Index Mundi.

The discovery that 60% of the respondents are currently bearing the responsibility of caring for their elderly also validates the work of Aboderin, (2004) as earlier identified in the Literature review. She documents that Africa is one of the parts of the world where the responsibility of caring for the elderly lies on the family. It can be said that this finding is consistent with the literature because they bear out Aboderin's claims.

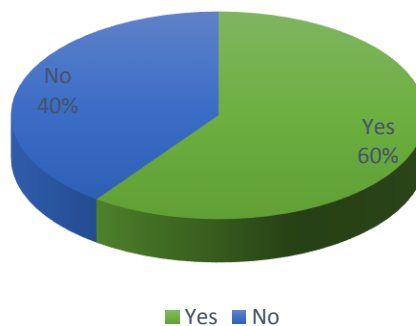


Figure 1: Number of people currently taking care of an elderly family member

Source: Researcher's Diagram

4.2.2 Residence of Elderly family members

Another finding that validates the literature and supports the claims of Aboderin, (2004) in the preceding section is figure 1.1. The figure 1.1 shows that a total of 65% of the elderly family members of respondents reside in the company of family, as 37% of them live with family members, 14% live in a family house and 14% live with the respondent.

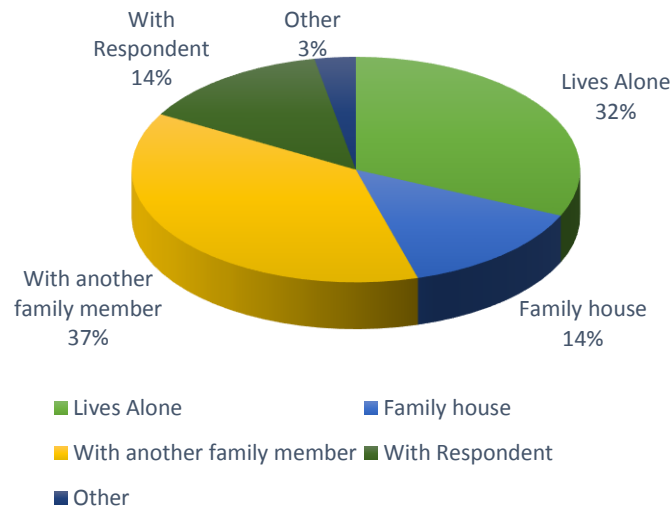


Figure 1.1: The place of residence of elderly family members

Source: Researcher's Diagram

4.2.3 Challenges in caring for the Elderly

There were a few challenges expressed by respondents who were currently taking care of an elderly family member. Below in table 1, the major challenges that these family care givers face are clearly 'financial difficulties' and 'bother' on the part of the elderly family members.

| Challenges | Percentage of Respondents |
|--|---------------------------|
| • I have Financial difficulties | 42% |
| • The elderly are too Bothersome | 17% |
| • Other Challenges: 1. No time to visit them 2. Difficulty in monitoring their daily activities and health 3. Difficulty in monitoring caretakers | 17% |
| • No Challenge | 25% |

Table 1: Challenges faced by respondents in caring for their Elderly

Source: Researcher's Diagram

Having 42% of the respondents complain about money comes as no surprise as Ghana is a developing country where incomes are low on average. The real GDP for Ghana is much lower than \$2000 per year, translating into less than \$200 per month. Recently the economy has been stalling. The country has had to battle with problems of depreciation of the currency (Cedi); a serious energy crisis; rising interest rates with cost of borrowing among the highest in the world; an unstable macroeconomic environment and inflation (Okudzeto et. al 2015).

Ghana's Inflation rate as recorded in January 2016 has risen from 17.7% to 19%. Currently(March,2015) , Ghana's inflation rate is 18.5% which is a reduction from 19% in January. Though there has been a fall, the current rate is still not encouraging. Unfortunately general prices of goods and services are rising at this rate. Hence, it is quite understandable that the respondents do not have stable finances to enable them take care of their elderly family members the way they would want to, in addition to financing their own expenditure.

The unexpected observation however, with regards to this finding is the fact that 6 of 15 respondents who stated financial difficulty as their challenge have high income jobs. This suggests that even reputable companies are struggling within Ghana's unstable economy hence are unable to pay these workers as much as their job requires.

In a respondent's words, she said, *"I do not have enough money. Sometimes when I send money to my mother, I am unable to eat. Everything is expensive."*

It is disheartening to realize that there are people who will go lengths to cater for their elderly family members even to the extent of starving themselves. Such lengths imply that but for economic issues within the country people would give their best in caring for the elderly.

This finding also implies that, probably, the idea of the Old people's home did not appeal to these respondents because of the general economic hardship in the country. It is likely that their responses would have been different if this research was done during a period of economic growth.

Discovering that 17%, as shown in table 1 find their elderly bothersome is rather surprising. As discussed in chapter one, children in Ghana are expected to care for their elderly parents until they die just as these elderly ones cared for their children when they were younger. It seems there has been some cultural shift to an extent as Ghanaians are beginning to regard the elderly as bothersome as is common in the west. It would be correct to say that the impact of the Akan adage "*Obi hwe wo ma wo se fifi a, wo nso wohwe no ma ne de tutu*" as a guide for dealing with the elderly is waning in the Ghanaian society.

"She is quarrelsome. Even when you do something for her and someone else comes around, she tells the person that you have not done anything". This was a respondent's only challenge and it is clear that this respondent was not happy about it.

Other challenges that other respondents revealed included their inability to find time to go and take care of their elderly. Another respondent expressed her worry and said, *"Sometimes I have to stop work and go and stay with her for a while. It is hard for me because I am married too and I have to leave my husband and children."*

4.2.4 Willingness to Patronize an Old People's Home

One would expect that as people are unable to find the time to physically take care of their elderly, the idea of Old People's Homes will appeal to them. However that is not the case. Fig.1.2 reveals that 58% in response to the question, "Would you take

your elderly family member to an Old People's Home?" expressed their disapproval for such an action.

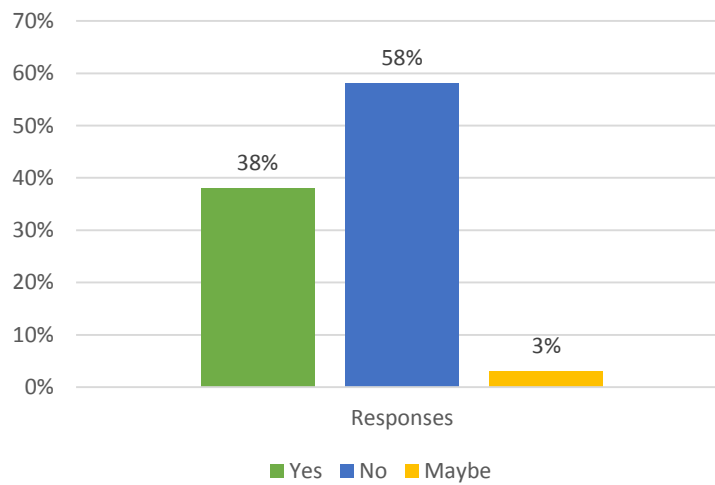


Figure 1.2: Respondent's willingness to send their parents to an Old people's Home

Source: Researcher's diagram

A number of reasons emerged from respondents' explanation for the decision to not send their elderly to an Old People's Home. 23% of the respondents believed that they must take care of the elderly themselves. 12% of them expressed distrust in the care that would be provided by an Old people's Home. Based on this distrust they said they would prefer to take care of their elderly on their own instead of sending them to a home. Others also explained that considering how well they know their elderly, they (their elderly) would not want to stay in an old people's home. Below are some explanations given by some respondents:

- a. *"I believe nobody can take good care of that relative of mine except myself, but if I'm indisposed, I will employ someone to do that but that will be done in my house".*
- b. *"She is my mother. I need to take care of her. She didn't complain when she took care of me. I can't go and dump her there. The whites have brought this thing. It is not good."*

- c. *“My elderly relative is part of me and I would like him to live with on the same compound with me. In the case of accommodation challenges, I will do my best to rent a room for him or her to enable me visit regularly”*

These responses show that Ghanaians are not ready to embrace the idea of Old people's Home which presupposes that a lot must be invested into educating Ghanaians about the benefits of an Old People's home if an Old people's Home is to be established as a business venture. This may convince more families as some respondents stated that their reason for not wanting to send their parents to a home was family. They explained that their families will never allow them to do so. There were others who also felt that sending their elderly to a home meant dumping them there.

On the other hand, there were respondents who loved the idea and believed that an Old people's Home can provide better care than others would and that, it will be a great source of companionship for their elderly. They believed that having their elderly in a home will make them live longer because of the companionship available in care Homes. They also reported that, considering that they do not have so much time on their hands to take care of their elderly, they would gladly send their elderly to a home because it would be more convenient. They further explained that it will allow them to focus on their jobs and other aspects of their lives. This was how excited four respondents were about the idea;

1. *“As she grows old, she will get weaker and I will not have time to go and stay with her. So I will send her there so that I can focus on other things, and while knowing that someone else is taking good care of her”.*
-

2. *“He or she will have the opportunity to associate with his/ her age mates and his/her health can be properly monitored there”*
3. *“She can live long because of the companionship she will get from there. Leaving her at home is not a good idea”.*
4. *“If my elderly relative will stay at home alone without anyone to take care of him, or even if there is someone who will eventually end up shouting at him or her, then I would prefer the Old People's Home”.*

4.2.5 Willingness to pay for an Old People's Home

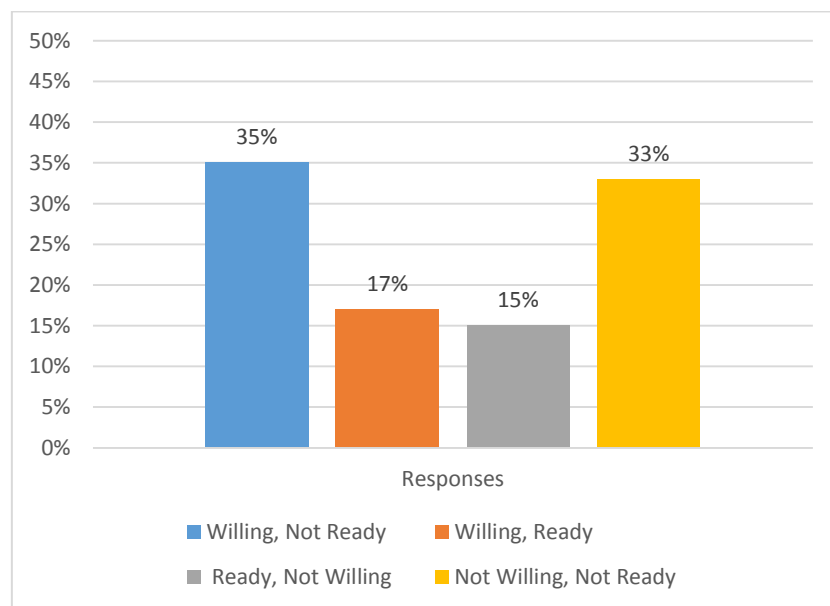


Figure 1.3: Respondents willingness to spend money on a home

Source: Researcher's Diagram

The chart above in Fig 1.3 is a representation of the respondents' thought pattern with regards to financial instability as the major challenge in caring for the elderly.

Respondents' unwillingness to patronize an Old people's Home in Fig 1.2 supports the finding that majority are unwilling to spend money on a home. It is therefore not surprising that 33% of the respondents said that they are not ready to spend money to pay for the expenses that come with Old people's Home. Once again, many of the respondents gave 'financial problems' as their reason for not being ready and willing. Exactly, 50% gave this reason. A respondent explained that she had a family member taking care of their elderly for free. Another also said that she had hired someone to take care of her elderly mother which is relatively cheaper than what she would have to pay in a home. Based on respondents' complaint about financial incapability, it can be deduced that probably the cheaper alternatives discussed above are better options.

While money was a hindrance for some, 17% said that they were financially sound but were just not willing to spend their money on a home. What this reveals is that individual finances may affect the survival of an old People's Home in Ghana. Also, the Ghanaian tradition that requires family members to take care of the elderly will have a huge impact on the survival of the business here in Ghana.

4.2.6 Opinion on profitability of Old People's Home in Ghana

Sections 4.3, 4.4 and the PESTLE analysis in the appendices section have been specially set aside to evaluate the profitability and sustainability of the Old people's Home. However, in addition to the insight that the interviews and questionnaires sought to obtain, respondents were required to share their personal opinions on whether or not this business will survive in Ghana.

Respondents' opinions are discussed in this section. Figure 1.4 below shows that majority (58%) held the opinion that the Old people's Home will make money in Ghana.

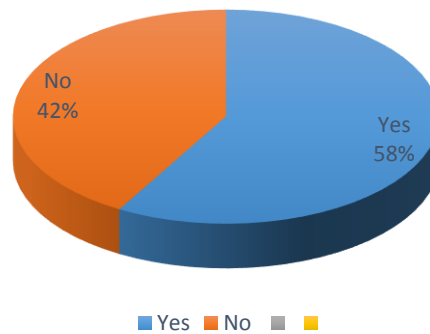


Figure 1.4: Respondents' opinion on the profitability of the business

Source: Researcher's Diagram

The most dominant reason that was given by respondents who thought that an Old people's Home will make money in Ghana was that people were busy and had less time to care for the elderly. They said that the existence of Old people's Homes will bring relief to busy Ghanaians. In the words of a respondent, he said, *"Increasingly, people have less time to adequately act as care-givers for their elderly relations"*.

For 20% of the respondents, they shared the same view and for that reason were sure that Old people's Home will be profitable in Ghana. Another 20% held the view that Old people's Homes were a necessity in today's Ghanaian society because many Ghanaians are becoming more individualistic and hardly care for their elderly. Others further explained that many Ghanaians had hired house helps to play the role of care givers to their elderly. These house helps and maids were not doing a good job in caring for the elderly and hence the need for Old people's Homes in Ghana.

On the other hand, 12% of the respondents felt that Ghana's cultural values will not allow Old people's Home to survive in Ghana. Respondents believed that only the

rich within the Ghanaian society would patronize the service of a home. One respondent explained his view in these words;

“The culture of caring for the aged in the Ghanaian setting is deep-rooted and that would definitely make it difficult for people to take their old folks to such homes. Moreover, it is mainly, if not only the elite and well to do in society who would engage the services of such homes.”

Other respondents who agreed with this respondent said that Ghana’s culture is such that there are always family members available within the extended family system to take care of the elderly and that our culture does not support the idea of sending them to a home.

4.2.7 Likely Challenges that will affect the running of Old People’s Home

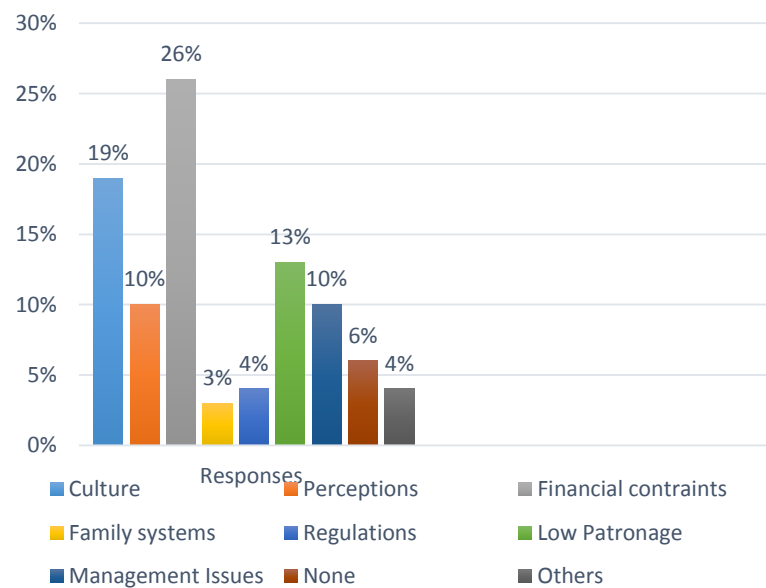


Figure 1.5: Possible challenges of affecting the business according to respondents

Source: Researcher’s Diagram

Figure 1.5 reports respondents’ personal thoughts on the likely challenges that can affect the running of the Old People’s Home as a business in Ghana.

The graph shows that most of the respondents (26%) held the view that financial constraints were going to be the biggest challenge in running the business here in Ghana. Respondents said that financial constraints on the part of Ghanaians are going to translate into inability to pay for the services of the home. They explained that this is likely to cause patronage of the home to be low. Others explained it from the perspective of the entrepreneur and said that raising funds in Ghana for the business will be very difficult as cost of borrowing was also very high.

Again, it was widely held that culture is going to be a barrier that will prevent Ghanaians from being attracted to the services of a home.

Respondents' opinion was that Ghanaian families feel obligated to take care of their elderly themselves. However, they explained that if the people are educated about the existence of homes and the benefits of their services, patronage may improve. The issue of culture which respondents believe will in turn cause patronage to be low is directly linked to the point that perceptions may be obstacle. Respondents held that it will take time for Ghanaians to get used to the idea.

Management is one of the issues that came up severally. Respondents felt that getting good and compassionate workers to work in the home will be hard for entrepreneurs. They likened this to the uncompassionate nature of nurses in Ghana. They said that finding compassionate workers who would not mistreat the elderly can be a great challenge in this business. The implication of this finding is that if professionally trained nurses are hired, the issue of finding compassionate workers will no longer be a challenge.

4.2.8 Findings from an existing Home

Most of the figures used in the financial analysis section of this chapter were obtained from an interview with the CEO one of the few existing homes in Ghana. To ensure confidentiality, the identity of the home will not be disclosed.

The owner revealed that the business had been in existence for 4 years as at the time of the interview. The home does not have a specific target group within the elderly population. It is a home for all classes of old people. She stated that the business was capital intensive and confessed that she was unsatisfied with how things had turned out. She blamed this on the Ghanaian society and their behaviour towards the home. She reported that patronage is low. She also reported that some families have abandoned their elderly there and never visit. These families cannot be reached as well.

According to the CEO, the home currently has 10 inmates. The home started with more but some left along the way. The main service that the home provides is assisting the inmates with their daily activities including bathing and eating just to mention a few. Also, they have a doctor who comes to the home every month to perform health checks on the inmates. In the case of discovering any severe sickness, the inmate will be taken to the hospital for treatment.

The fee for the home is GHS 50 per day, which is about \$13.09 at the current exchange rate of GHS 3.82=\$1. She pointed out that inmates with special cases were not required to pay any extra fees. She complained however that, most people are unable to pay the GHS50 (\$13.09) fee but she still allows them to stay. She said the business is ideally supposed to make profit but that is not the case for her home. She runs the home on her passion to help the elderly enjoy good care.

The home has 7 workers and she spends about GHS3, 400 (\$890.06) on salary per month. Also in every month, she spends GHS350 (\$91.62) on electricity, GHS100 (\$26.17) on water, GHS75 (\$19.63) on Gas and GHS40 (\$10.47) on getting refuse out of the premise.

According to her, the major challenge in her business is finding workers who understand the job and share her passion of giving their best in terms of performance. She explained that she has had to dismiss many of her workers along the way because they were underperforming. She noted that most of them were not really concerned about the well-being of the elderly.

Over all, she said that the result of the business was disappointing as it had taken a different turn from what she had in mind. The plan was to have a home filled with a lot old people, workers who care and a lot of laughter. However it has not been that way. She holds the view that the business will become profitable only when society accepts the idea of Old people's homes.

The findings from this interview correspond with the views of respondents on the issue of profitability. Their opinions on low patronage, inability to find good workers, non-acceptance of the idea by Ghanaians and financial constraints for both the entrepreneur and the inmates were all confirmed. It seems that these challenges are real and are not just opinions of a few.

4.3 PESTLE Analysis

A PESTLE analysis evaluates political, economic, social, technological, legal and environmental factors that are likely to affect a business. It is used to gain insight into the general environment in which the business is going to operate. Data from this

analysis is constantly referred to in the next section. The PESTLE analysis for the Old People's Home is included in the appendices section.

4.4 Business Plan for a New Old People's Home

4.41 Introduction

In addition to analysing the data that was collected on the opinions of respondents, a business plan for a hypothetical home was written. This was done to ensure that conclusions on the viability and sustainability of Old people's Home as a business in chapter five are valid and reliable. This section contains a discussion of five important forecasted statements namely: Income Statement, Balance Sheet, Cash flows, operating budget and Breakeven Analysis. A financial Analysis using budgeting techniques is also discussed later in this section. To enable readers to fully understand these forecasted statements, each of them is explained before it is discussed in relation to the hypothetical home.

Based on the nature of this section as a forecast, certain assumptions were made and each of them will be discussed and justified as well as the key calculations that contributed to making the projections. Projections were made for a period of five years. Tables and other evidence of calculations are all included in the appendices section. Figures in this section were converted to dollars using a dollar-cedi rate of \$1: GHS 3.82 as recorded by the bank of Ghana, by close of day on 15th April, 2016 (Bank of Ghana, 2016).

4.41.1 Initial Cash outflow

Initial cash outflow is the amount of money that is paid out at the beginning of a project or investment (Investopedia, 2016). In other words, it is the amount of money that is used to start a project. It is made up of all initial costs.

To commence all forms of calculations, a list of items needed for the business was compiled in Table 3. The price of each item was estimated using its existing market prices. To determine how much money will be required to start the business, the prices of all the items were summed up and added to other costs and capital expenses. This is shown in Table 4. The initial capital that was invested into the business was GHS 244,192 (\$63924.61).

4.41.2 Source of Financing

Considering this hypothetical home is a new business, a decision needs to be made on how to raise the start-up capital. In order to raise the amount of GHS 244,192 (\$63,924.61) to start the business, the 70: 30 financing decision was chosen. This means that 70% of the amount was raised from debt, in other words, borrowed from a bank and the remaining 30% was raised from equity which involves the owners own money and donations from family and friends. The amount borrowed is assumed to be borrowed at Ghana's current lending rate of 26% (Trading Economics, 2016). Using the 70:30 ratio, it is assumed that GHS 170,934 (\$44,747.12) was raised from debt and GHS 73,257.6 (\$19,177.38) was raised from equity. Other options which were considered are shown below in table 5.

Table: 5: Options for Financing

| Source of financing | Debt | Amount | Equity | Amount |
|---------------------|------|---------|--------|----------|
| 1st option | 0.70 | 170,934 | 0.30 | 73257.6 |
| 2nd Option | 0.50 | 122,096 | 0.50 | 122096 |
| 3rd Option | 0.40 | 97,677 | 0.60 | 146515.2 |

Source: Field Data

The first option was chosen because it is cheaper. Most private businesses use this. It allows firms to enjoy tax benefits. Also, it makes management disciplined so as to ensure that the firm raises enough money to pay for the debt (Damodaran, 2009).

4.41.3 Net Working Capital

Working capital is the amount of liquid assets which a firm has at hand and uses to cater for unexpected and planned expenses. It is also used to meet the business's short-term responsibilities and obligations (Capital Investment, 2016).

For this business, the net working capital is assumed to be GHS 1,835(\$480.37) in the first year which increases to GHS 1,204,884(\$ 315414.66) by the fifth year. The reason for the increase in working capital is as a result of an extra loan that was borrowed in the 2nd year to cater for the increased operational expenses. The operational expenses is assumed to have increased because the number of inmates increased by 2 in the second year.

4.41.4 Sales Projections

The following assumptions were made in projecting Sales for 5 years.

1. Considering that this is a new business and many people do not know about its existence, it is assumed that patronage is low and so only 15 old people will be enrolled in the home in the first year.
 2. 5 of the 15 inmates are assumed to require extra care as a result of certain serious diseases that demand extra care. Examples of these diseases include Stroke, Asthma, Arthritis, Dementia and the like. This assumption is as the product of
-

another assumption that, out of every three inmates, there is one of them that would require extra care.

3. Fees are paid in 4 monthly instalments within every year where the first is due before the end of March, the second in June, the third in September and finally the rest in December.
4. Each inmate pays a fee of GHC50 (\$13.09) a day. This estimate is based on the fees of an existing Old people's Home.
5. Inmates with special cases are required to pay GHC 15 (\$3.93) each in addition to the GHC50 (\$13.09) fee.
6. Each year after year 1, the number of inmates enrolled in the home will increase by 2. This is because based on advertisement and word of mouth recommendations by families who enrol their elderly in the Home, at least 2 more inmates will be added. Also, inmates with special cases will increase by 1.
7. Every year, fees paid per day will increase by GHC10 (\$2.62) and Special case fees by GHC 5(\$1.31). The reason for this increase is as a result of inflation in Ghana thereby causing the general increase in the prices of goods and services.
8. The business operates on a "No Credit Policy" and so there will be no bad debts

Based on the projections made for this business, the business will start with 15 inmates and by the fifth year will have 20 inmates. In the first year, the business will make GHC63,000 (\$15,750) in sale per quarter. Assuming there are 5 among the 15 inmates who require extra care, those 5 inmates will add an additional GHC 6,300 (\$1,575) to sales. At the end of the year, the business will generate revenue of GHC 277,200 (\$69,300). Following the assumption that each year after the first year, the number of inmates enrolled in the home will increase by 2 and fees paid per day will

increase by GHC10 (\$2.62) for regular inmates and GHC15 (Basic 10 plus the extra 5) (\$3.93) for inmates with special cases, revenue from sales will reach GHC546, 000 (\$142,931.94) by the fifth year.

4.41.5 Operating Expenses Budget

Operating costs for the business include salaries, utilities, cost of errands for the business, advertisement and miscellaneous expenses. The estimated budget for each cost per month is GHS 5,850 (\$1,531.42), GHS 600 (\$157.07), GHS50 (\$13.09), GHS100 (\$26.18) and GHS1,300 (\$340.31) respectively. Projections for the years after are made on the assumption that operating costs will increase by 20% every year after the first year. This assumption is backed by the current inflation rate of 19% as discussed in the pestle analysis and the likelihood of it increasing in the years to come. As a result of this 20% growth, operating cost per year will sum up to GHS 94,800 (\$24,816) in year 1 and increase to GHS196, 577 (51,459.95) by the fifth year.

4.41.6 Statement of Cash Flow

The cash flow statement is a financial statement that reports the cash generated and used in a business during a given period (Averkamp, 2016).

This statement shows the flow of cash in and out of the business (Wasserman, 2016). The statement shows the receipt of cash and the payment of expenses. Table 9 shows that there will be a cash balance of GHS10,723 (\$2807.07) in the first year which will increase in every year after year 1. By the fifth year, the business will realize a cash balance of GHS 1,213,772.41 (\$317,741.47).

4.41.7 Income Projections

An income statement projects revenue and expenses and determines whether a company will be profitable during a given period of time (Haden, 2016). It helps to assess the final performance of a business (Investopedia, 2016). Projections of income in table 10 reveal that the business will make profits every year within the first five years. Profits in year one will be GHS 80,830 (\$21,159.69) and will shoot up to 252,487.82 (\$66,096.29) in the fifth year. There will be no losses within these years.

4.41.8 Balance sheet

This statement provides a description of the company's cash position. It shows the company's financial health (Haden, 2016). The statement shows all assets owned by the company. It also shows the credits owed by the company in the form of liabilities. Shareholder's equity is the rest of the assets that are not used to pay liabilities. The shareholder's equity also shows the total net worth of the company (Carrel, 2016). This business can be said to be financially healthy because in table 11, it shows that the company has more assets than liabilities and will be able to use it to pay off its liabilities.

4.41.9 Break even analysis

This is an analysis that determines the point at which the company's revenue will be equal to costs. For this business, the company will break even when it has 14.27 inmates which is about 15 inmates. Since it has already been established that the company will have 15 inmates in the first year, it can be deduced that the company will break even in the first year. This can be seen in table 12.

4.2. Financial Analysis of the business using Capital Budgeting Techniques.

In order to further determine whether investing in an Old people's Home is worthwhile and is a viable business, capital budgeting techniques were used. Capital

budgeting techniques are techniques that are used to determine the viability of an investment (Accounting Explained, 2016). The following techniques were employed in this study: required rate of return, net present value, modified internal rate of return, payback period, discounted payback and Profitability index. Each technique is defined in the definitions of terms section.

For net present value, the point where the business is accepted as profitable is when the business has a positive net present value. For internal rate of return, the point of acceptance is when the internal rate of return exceeds cost. The business is also considered as profitable when it has a positive payback period and a profitability index greater than 1.

The calculations of each capital budgeting technique in table 13 reports that this business passes the acceptance test for each technique. Therefore, it can be concluded that economically, the old people's home will be profitable if all assumptions hold.

CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

In the previous chapter, findings from the data gathered and a feasibility study were analyzed. In this chapter, the entire research is briefly summarized. The findings from the literature review and the deductions from the previous chapter is presented and thus conclusions are made. Furthermore, recommendations are made in relation to this research as well as for further research.

5.1.1 Summary

Statistics in chapter one revealed that Ghana is ageing and that not much is being done by the government to cater for the care needs of the elderly in Ghana.

As a result, work done by researchers around the topic were reviewed and led to a proposal that Old People's Homes are probable solutions to the issues of elderly care in Ghana.

The research therefore sought to determine whether an Old people's Home will survive in Ghana, being a country with rich cultural heritage. It also sought to discover what factors will affect the survival and evaluate the profitability of the business.

Based on the findings obtained from analysing data and the feasibility study that was conducted in chapter four, the following conclusions can be made.

5.1.2 Conclusions

The views of respondents and the financial analysis produced conflicting results. Respondents' opinions suggest that attitudes and cultural beliefs of Ghanaians will undermine patronage of homes in Ghana. Hence, majority of Ghanaians are not in favour of sending their parents to an Old people's Home. The discovery that there are

still an encouraging proportion of respondents that love the idea of a home and are willing to patronize it, infers that there is a moderate demand for Old People's Homes in Ghana. In fact respondent people held negative views about patronage when asked whether an old' people's home will make money, majority of the respondents said yes.

On the other hand, the financial analysis of the business reports that the Old People's Home will be profitable business in Ghana. It is important to note that the projections used in the financial analysis were based on assumptions, all of which in reality may not occur.

Hence, what these conflicting results imply is that, all things being equal, an Old People's home in Ghana will only be profitable if it is targeted at a specific group of Ghanaians; that is those who have a positive mind-set about such homes. It is reasonable to conclude, though not assured, Old people's Homes will be most profitable in the years ahead when people's attitudes change and more people become convinced that the Old people's home is a good idea.

Again, it is reasonable to conclude that considering the negative perceptions most Ghanaians have of Old people's, advertising and marketing expenditure would have to increase in order to get Ghanaians to patronize Old people's Homes. This will undermine profitability.

Finally, this research suggests that patronage will be the biggest challenge in setting up an old people's home in Ghana.

5.1.3 Recommendations

Below are four recommendations based on the findings and conclusions of this study:

Recommendation 1

Entrepreneurs who would like to set up an Old People's Home should not target the average Ghanaian but should focus on the group of Ghanaians who are willing to cater for their elderly at all costs. Such people will not mind paying for a premium home service.

Recommendation 2

Whoever intends to set up this business should ensure that service provided is of high quality. This will help change the mind-sets of the majority Ghanaians who believe that care provided by homes cannot be trusted.

Recommendation 3

A potential entrepreneur should provide a kind of service that will be able to prove that Old people's Homes are better than other alternative means of caring.

Recommendation 4

The government of Ghana can set up subsidized homes that require cheaper fees or are free. Such homes will attract Ghanaians whose reason for not liking the idea of Old People's Home is 'financial incapability'.

5.1.4 Further Research

Below are recommendations for further research:

- It is recommended that further research on the desirability and viability of the old people's home be conducted in other parts of the country to determine if there are ideal parts of Ghana for this business. This will help discover other factors that may improve or undermine the survival of old people's homes in Ghana.
-

- Further research should also be conducted to understand why most Ghanaians prefer the alternative means of caring for the elderly to Old people's Home
- It is also recommended that Community-based care as proposed by Okoye, (2004) as a policy option for Nigeria, be investigated in Ghana to determine if it will appeal to Ghanaians better the Old people's Homes.

5.1.5 Limitations and Delimitations

The major limitation associated with the literature review of this study is that there was limited research concerning nursing homes in Africa especially Ghana. Hence, most of the literature was set outside Africa, which may not easily apply to the African context.

Also, considering the fact that only a limited number of hours was spent on the field, it was difficult to gather data beyond the sample size of 60. Moreover, some respondents were unwilling to participate in research. Others provided responses to suit what they believed the researcher was looking for.

Furthermore, the research was limited to just Accra because time and financial constraints did not allow the research to cover other areas. This may therefore fail to capture the views of Ghanaians in other parts of the country.

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APPENDICES

List of Figures

Figure 0.0, Demographic Transition Model
Source: papp.iussp.org, (2015)

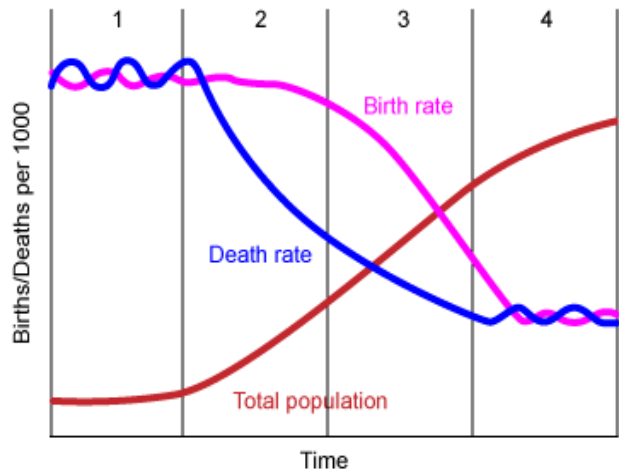


Figure 0.1, Population Pyramid of Ghana
Source: (Index Mundi, 2015)

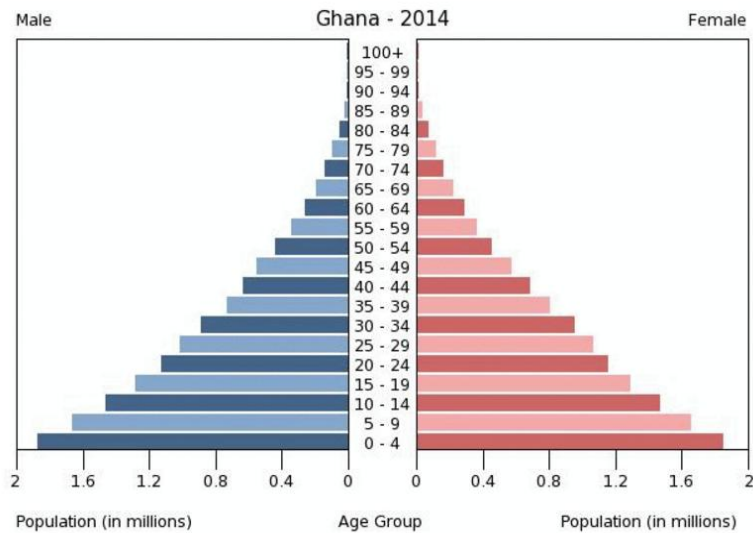


Figure 0.2 Proportion of total national population aged 60 and 65 years and above, 1960- 2010

Source: Ghana Statistical Service, 2010 Population and Housing Census

| Year | 60+ years | 65+ years |
|------|-----------|-----------|
| 1960 | 4.5 | 3.2 |
| 1970 | 5.4 | 3.6 |
| 1984 | 5.9 | 4.0 |
| 2000 | 7.2 | 5.3 |
| 2010 | 6.7 | 4.7 |

Figure 0.3 Income Tax

Source: Ghana Revenue Authority

| Chargeable Income (GHS) | Rate (%) | Tax (GHS) | Cumulative Chargeable Income (GHS) | Cumulative Tax (GHS) |
|--------------------------|----------|-----------|------------------------------------|-----------------------|
| First 2,592 | Free | NIL | 2,592.00 | NIL |
| Next 1,296 | 5 | 64.80 | 3,888.00 | 64.80 |
| Next 1,812 | 10 | 181.20 | 5,700.00 | 246.00 |
| Next 33,180 | 17.5 | 5806.50 | 38,880.00 | 6,052.50 |
| Exceeding 38,880 | 25 | | | |
| Exceeding 38.880 – 25% | | | | |

Figure 0.4: Questionnaire for Data Collection

- **Age:** **Gender:**
- **Highest Educational Level:** **Occupation:**
- **Place of Residence:**

1. Are you currently taking care of an elderly person?

Yes\ No

If 'yes', continue with question 2. If 'no', go to Question 6

2. How do you provide care for him or her?

- a. I visit him/ her once in a while
- b. I send money to him/ her to care for him/herself
- c. I send money to a family member or friend to take care of him/ her
- d. Other.....

3. Where does he/ she live?

- a. Lives in a family house
- b. Lives alone
- c. Lives with me
- d. Lives with a family member
- e. Other.....

4. What do you think are his/ her major needs?

- a. Help with daily activities E.g. Bathing, eating, dressing ☐
- b. Health care ☐
- c. Companionship ☐
- d. Financial support ☐
- e. Other..... ☐

After circling your choice(s) in question 4, indicate in the boxes provided the level of importance, where:

4= extremely important

3= Important

2= Quite important

1= Not important.

5. What are the challenges you face with providing care for him/ her?

.....

.....

.....

.....

.....

6. Would you send your elderly relative to live in an old people's home?

Yes/ No

7. What are the reasons for your choice in Q6?

.....

.....

.....

.....

8. Are you willing and ready to spend money on paying for the expenses that come with the old people's home?

- a. I am willing but I am *not* ready
- b. I am willing and ready
- c. I am *not* willing and I am not ready
- d. I am ready but *not* willing

9. Briefly explain your choice in Q8?

.....

.....

.....

.....

10. Do you think "old people's homes" will make money in Ghana?

[Yes or No]

Explain:

.....

.....

.....

11. What challenges will make running the business difficult in Ghana?

.....

.....

.....

.....

Figure 1.0 PESTLE Analysis

General Economic Conditions

Towards the end of 2010, Ghana was re-categorized by the World Bank from a low income economy to a lower middle-income economy as a result of oil production in the country, which is good achievement (World Bank, 2011). With regards to economic growth, Ghana is considered to have achieved relatively substantial growth in 2014. However, the country had to battle with problems of depreciation of the Ghana Cedi,

serious energy crisis, unstable macroeconomic environment, inflation and rise of interest rates (Okudzeto et. al 2015).

Today Ghana's Gross National Income (GNI) per capita stands at \$1,620 with its Gross Domestic Product (GDP) at \$775.46. While Ghana's GDP growth rate as at June 2015 was recorded at 0.9%, the annual GDP growth rate was also 3.6% by september, 2015 (Trading Economics, 2016).

The services industry is the highest contributor to Ghana's GDP. It contributed about GHS 17,470 million by the end of 2015. Industries such as Construction and Transport contributed substantial amounts to the country's GDP in the same period. They contributed GHS 7,365, 3772 and 3416 million respectively. January 2016 economic data shows that inflation rate has risen from 17.7% to 19%. However, interest rates have remained at 26% (Trading Economics, 2016).

The rate of unemeployment is 5.2%. Ghana's trade deficit is \$1,226 million. Corporate and personal income tax rate are currently 25%. The Stock market of Ghana is recorded to have gained 1,983 dollars as at February 2016 (Trading Economics, 2016).

Demographics

The size of Ghana's population 25,758,108 and its growth rate is 2.19%. Below is the age distribution of the different sectors of the population.

| Ages (Years) | % of the population | Male population | Female Population |
|----------------------|----------------------------|------------------------|--------------------------|
| 0-14 | 38.6 | 4,988,823 | 4,943,451 |
| 15-24 | 18.7 | 2,403,526 | 2,426,076 |

| | | | |
|----------------------------|------|-----------|-----------|
| 25-54 | 33.8 | 4,228,326 | 4,480,090 |
| 55-64 | 4.8 | 599,510 | 633,688 |
| 65 and above | 4.1 | 489,566 | 565,052 |
| Source: Index Mundi | | | |

Table 2: Age Structure

Considering that the highest percentage of the population are below the ages of 15, it is advisable that the country invests more in education (Mundi, 2016). Even though the elderly population is the least, research has shown that the population of the elderly will increase to 1,104,000 by 2018 and 1,458, 000 by 2025 (IFs, 2015). Therefore the country must also start investing in more health institutions to be able to cater for the care needs of the elderly (Index Mundi, 2016).

Geographically, 51.9% of Ghana's population are based in the urban areas and this percentage grows at an annual rate of 3.6% (World Bank, 2016). The major cities in the country, Accra and Kumasi have populations of 2,573,000 and 2,019,000 million respectively.

Social Forces

Ghana is a collectivist society where individuals are expected to act for the greater good of the society (kwintessential, 2016). Individuals in the community are supposed to live their lives such that it positively impacts their families, and the entire society. In terms of caring for the elderly, the responsibility lies on families (Aboderin, 2004). Culturally, when a child grows and starts to earn a living, he or she required to contribute to the well-being of his elderly parents. Ghana used to have a very strong extended family system that allowed family members to be available at every point in

time to render care services to the elderly (Apt, 1993). However, the extended family is considered to breaking down in present day Ghana.

Natural Environment

Ghana's climate is tropic. It is generally warm in Ghana all year round based on the country's location on the Gulf of Guinea. The northern part of the country is usually hot and dry while the southern part is hot and humid. The temperature in Ghana during the year is around 30°C / 86°F. On average, the temperature is 32°C / 90°F between the months of February and April. In July and August, it falls to 27°C / 81°F (World Guides, 2016). Ghana has two main seasons, dry and rainy seasons. The rainy seasons in Southern Ghana runs from March to July as well as from September to October or November. On the other hand, the rainy season in the North is relatively longer which is characterized by damp weather. It runs from March to September (World Guides, 2016).

Climate change which generally causes temperatures is having an effect on Ghana just like it is on other countries around the world. Some of the impact of climate change in Ghana include the drying up of rivers which were once perennial, intensive rainfalls that have caused serious floods such as in the events of 23rd April 2008, 24th June 2009, and recently 3rd June, 2015 in parts of Accra (Agboklu, 2015), claiming lives and property in parts of Accra (Kankam-Yeboah, Amisigo, & Obuobi, 2009-2010).

Climate change has been predicted to have severe consequences for water management in Ghana. According to predictions made by CSIR WRI, Ghana will become a water stress country by 2025 even without considering climate change. However it is likely that climate change will worsen the issue of water scarcity in Ghana (Kankam-Yeboah, Amisigo, & Obuobi, 2009-2010), therefore Ghana is advised to

develop innovative management strategies to keep water problems in check. Overall, resource- dependant sectors are expected to be mostly affected by climate change.

Political, Regulatory and Legal Environment

In Ghana, there are certain policies and processes as well as regulations and laws with which companies must comply. Rights and duties of employers and workers, employment contracts and remunerations have been clearly established to enhance operations in firms. There are labour laws that have been outlined in the Ghana Labour Act to ensure this (Nartional Authorities, 2003).

Unlike countries like the United States of America that have anti-trust laws to regulate competition, Ghana has none. There are no laws that control competition among business. Ghanaian businesses therefore have to deal with challenges including high interest rates, electricity, fuel and communication costs, specifically telephone and internet costs. These challenges stem from the fact that these services are provided by industries within which there is limited competition. Due to the existence of few firms in these industries, prices and profits are high (Armah, 2011).

There are several classifications of tax laws that ensure that citizens and businesses pay their taxes to ensure general economic benefits for the country. There are direct and indirect taxes, taxes on income and capital, consumption or expenditure taxes, progressive, regressive and proportional taxes (Ghana School of Law, 2016)

Also, there is the company law of Ghana which largely covers the laws and procedures relating to companies in Ghana. All laws and procedures by which both for profit and non-for profit companies must follow are clearly defined in the Ghana Companies Act, formerly the Companies Code, 1963, Act 179 (Bondzi-Simpson, 2009).

To enforce these laws and generally run the country, Ghana has a set of institutions that play different roles. Like many other African countries, Ghana has strong men but not strong institutions. In the area of press freedom, independence judiciary and development in various sectors of the economy, the responsible institutions are considered have done a good job. However, these achievements remain insignificant as compared to the level of corruption, wastage and bad policies made by most institutions (Jimah, 2016).

Politically, Ghana's climate is sound. Ghana operates a democracy which has been stable since the 1992 (Politics in Ghana, 2016). The change of government between the two major political parties; the National Democratic Congress and the New Patriotic Party have generally been smooth and peaceful (Politics in Ghana, 2016). Though his tenure of office worsened the economic conditions of the country, Ghana's sitting President John Dramani Mahama will stand for presidency for the second time in the 2016 elections (News, 2016). The 2016 elections promise to be peaceful notwithstanding the persuasive arguments around politics lately (Allotey, 2016).

Technological Environment

Ghana is not a technologically advanced country. Unlike technologically advanced countries that invest huge portions of the GDP in research and development, Ghana invests very little in technology (Adamkasi, 2015). Evidence of this lies in the rampant power failures and the lack of industrial development just to mention a few.

LIST OF TABLES

Table 3: Items needed to run the business

| OPERATING NEEDS | | | |
|----------------------------------|----------|---------------------|--------------|
| FURNITURE | | | |
| Items | Quantity | price per item(GHS) | Cost(GHS) |
| Beds | 15 | 600 | 9000 |
| Rocking chairs | 3 | 120 | 360 |
| Couche set | 3 | 500 | 1500 |
| Dinning set | 3 | 250 | 750 |
| Plastic Chairs | 6 | 17 | 102 |
| Total | | | 11712 |
| ELECTRICAL APPLIANCES | | | |
| Items | Quantity | price per item(GHS) | Cost(GHS) |
| Refrigerator | 1 | 1200 | 1200 |
| Cooking Stove | 1 | 800 | 800 |
| Microwave | 2 | 400 | 800 |
| Gas cylinder | 2 | 200 | 400 |
| Television | 1 | 850 | 850 |
| Radio | 1 | 280 | 280 |
| Generator | 1 | 450 | 450 |
| Total | | | 4780 |
| RELAXATION AND EDUCATIONAL ITEMS | | | |
| Items | Quantity | price per item(GHS) | Cost(GHS) |
| Books | - | - | 200 |
| Board Games | - | - | 200 |
| Total | | | 400 |
| MISCELLIANEOUS | | | |
| Items | Quantity | price per item(GHS) | Cost(GHS) |
| First aid supplies | - | - | 150 |
| Cleaning supplies | - | - | 300 |
| Groceries | - | - | 150 |
| Maintenance | - | - | 200 |
| Others | - | - | 500 |
| Total | | | 1300 |

Table 4: Initial Cost of Investment

| ASSETS TO BE ACQUIRED AND THEIR COSTS | | |
|--|-----------------|-------------------|
| Assets | Quantity | Cost (GHS) |
| House | 1 | 170,000 |
| Furniture | - | 11712 |
| Electrical appliances | - | 4780 |
| Relaxation and Educational equipments | - | 400 |
| Desktop Computer and Printer | 1 | 1,700 |
| - | | 188,592 |
| Other Costs | - | |
| Business Registration | - | 100 |
| Miscellaneous | - | 1300 |
| Total Asset cost | | 1400 |
| CAPITAL EXPENSES INVOLVED | | |
| Transportation | - | 1000 |
| Installation | - | 200 |
| Total | | 1200 |
| Cash balance | | 53,000 |
| INITIAL COST OF INVESTMENT | | 244,192 |

Table 7: Sales Projections

| Number of inmates | Total fees paid per day | Fees per week | Fees per month | 1st quarter of the year | | Year 1 Sales |
|-------------------|-------------------------|---------------|----------------|-------------------------|-----|----------------|
| | GHS | GHS | GHS | GHS | GHS | GHS |
| 15 | 750 | 5250 | 21000 | 63000 | | 252,000 |
| 5 | 75 | 525 | 2100 | 6300 | | 25,200 |
| Total | | | | | | 277,200 |
| | | | | | | |
| | | | | | | |
| Number of inmates | Total fees paid per day | Fees per week | Fees per month | 1st quarter of the year | | Year 2 Sales |
| 17 | 1020 | 7140 | 28560 | 85680 | | 342,720 |
| 6 | 120 | 840 | 3360 | 10080 | | 40,320 |
| Total | | | | | | 383,040 |
| | | | | | | |
| | | | | | | |
| Number of inmates | Total fees paid per day | Fees per week | Fees per month | 1st quarter of the year | | Year 3 Sales |
| 18 | 1260 | 8820 | 35280 | 105840 | | 423,360 |
| 7 | 175 | 1225 | 4900 | 14700 | | 58,800 |
| Total | | | | | | 482,160 |
| | | | | | | |
| | | | | | | |
| Number of inmates | Total fees paid per day | Fees per week | Fees per month | 1st quarter of the year | | Year 4 Sales |
| 19 | 1330 | 9310 | 37240 | 111720 | | 446,880 |
| 8 | 200 | 1400 | 5600 | 16800 | | 67,200 |
| Total | | | | | | 514,080 |
| | | | | | | |
| | | | | | | |
| Number of inmates | Total fees paid per day | Fees per week | Fees per month | 1st quarter of the year | | Year 5 Sales |
| 20 | 1400 | 9800 | 39200 | 117600 | | 470,400 |
| 9 | 225 | 1575 | 6300 | 18900 | | 75,600 |
| Total | | | | | | 546,000 |

Table 8: Operating expenses Budget

| | Per Month | Per Year (Year 1) | Year 2 | Year 3 | Year 4 | Year 5 |
|--|-----------|-------------------|----------------|----------------|----------------|----------------|
| | GHS | GHS | GHS | GHS | GHS | GHS |
| Salaries (5 Nurses & 7 members staff) | 5,850 | 70,200 | 84,240 | 101,088 | 121,306 | 145,567 |
| Utilities | 600 | 7,200 | 8,640 | 10,368 | 12,442 | 14,930 |
| Cost of errands for the business | 50 | 600 | 720 | 864 | 1,037 | 1,244 |
| Advertisement. | 100 | 1,200 | 1,440 | 1,728 | 2,074 | 2,488 |
| Miscellaneous expenses | 1300 | 15,600 | 18,720 | 22,464 | 26,957 | 32,348 |
| Total | | 94,800 | 113,760 | 136,512 | 163,814 | 196,577 |

Table 9: Statement of Cash flows

| | Year1 | year 2 | year 3 | year 4 | year 5 |
|--|---------------------|-------------------|-------------------|-------------------|-------------------|
| | GHS | GHS | GHS | GHS | GHS |
| Cash flows from operating activities | | | | | |
| Opening cash balance | 53,000.00 | 10,723.21 | 233,678.05 | 532,466.76 | 858,561.24 |
| Cash receipts from customers | 277,200.00 | 383,040.00 | 482,160.00 | 514,080.00 | 546,000.00 |
| Wages from operating activities | (70,200.00) | (84,240.00) | (101,088.00) | (121,305.60) | (145,566.72) |
| Interest paid | (44,442.94) | (39,132.17) | (32,440.60) | (24,009.2) | (13,385.7) |
| Income taxes paid | (36,667.90) | (62,449.82) | (82,271.09) | (83,530.5) | (83,319.8) |
| Net cash from operating activities | 125,889.16 | 197,218.01 | 266,360.31 | 285,234.69 | 303,727.84 |
| | | | | | |
| Cash flows from investing activities | | | | | |
| Purchase of property, plant and equipment | (188,592.00) | 0 | 0 | 0 | 0 |
| Net cash used in investing activities | (188,592.00) | 0 | 0 | 0 | 0 |
| | | | | | |
| Cash flows from financing activities | | | | | |
| Payment of long-term borrowings | 20,426.05 | 25,736.83 | 32,428.40 | 40,859.79 | 51,483.33 |
| Net cash used in financing activities | 20,426.05 | 25,736.83 | 32,428.40 | 40,859.79 | 51,483.33 |

Table 10 Income statement

| | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|----------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | GHS | GHS | GHS | GHS | GHS |
| Total Revenue from Sales | 277,200 | 383,040 | 482,160 | 514,080 | 546,000 |
| Cost of Goods Sold | 0 | 0 | 0 | 0 | 0 |
| GROSS MARGIN | 277,200 | 383,040 | 482,160 | 514,080 | 546,000 |
| | | | | | |
| <u>OPERATING EXPENSES</u> | | | | | |
| Advertising Expense | 1,200.00 | 1,440.00 | 1,728.00 | 2,073.60 | 2,488.32 |
| Salaries | 70,200.00 | 84,240.00 | 101,088.00 | 121,305.60 | 145,566.72 |
| Utility bills | 7,200.00 | 8,640.00 | 10,368.00 | 12,441.60 | 14,929.92 |
| Miscellaneous Expenses | 15,600.00 | 18,720.00 | 22,464.00 | 26,956.80 | 32,348.16 |
| Depreciation Expenses | 21,058.40 | 4,810.72 | 2,576.98 | 1,893.62 | 1,473.62 |
| TOTAL OPERATING EXPENSES | 115,258.40 | 117,850.72 | 138,224.98 | 164,671.22 | 196,806.74 |
| | | | | | |
| Net Income Before Taxes | 161,941.60 | 265,189.28 | 343,935.02 | 349,408.78 | 349,193.26 |
| Taxes | 36,667.90 | 62,449.82 | 82,271.09 | 83,530.49 | 83,319.77 |
| Interest expenses | 44,442.94 | 39,132.17 | 32,440.60 | 24,009.21 | 13,385.67 |
| NET INCOME AFTER TAXES | 80,830.76 | 163,607.29 | 229,223.33 | 241,869.07 | 252,487.82 |

Table 11: Balance Sheet

| | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|----------------------------------|-------------------|-------------------|-------------------|---------------------|---------------------|
| FIXED ASSETS: | | | | | |
| House | 170,000 | 170,000 | 170,000 | 170,000 | 170,000 |
| Computer Equipment | 1,700 | 1,700 | 1,700 | 1,700 | 1,700 |
| Furniture | 11,712 | 11,712 | 11,712 | 11,712 | 11,712 |
| Electrical Appliances | 4,780 | 4,780 | 4,780 | 4,780 | 4,780 |
| Relaxation and Educational Items | 400 | 400 | 400 | 400 | 400 |
| Total Fixed Assets | 188,592 | 188,592 | 188,592 | 188,592 | 188,592 |
| Depreciation | 21,058 | 4,811 | 2,577 | 1,894 | 1,474 |
| Net Fixed Assets | 167,534 | 162,723 | 160,146 | 158,252 | 156,779 |
| CURRENT ASSETS: | | | | | |
| Cash and Cash Equivalents | 10,723 | 233,678 | 532,467 | 858,561 | 1,213,772 |
| Total Current Assets | 10,723 | 233,678 | 532,467 | 858,561 | 1,213,772 |
| CURRENT LIABILITIES: | | | | | |
| Interest Payable | 8,889 | 8,889 | 8,889 | 8,889 | 8,889 |
| WORKING CAPITAL | 1,835 | 224,789 | 523,578 | 849,673 | 1,204,884 |
| TOTAL | 169,368 | 387,512 | 683,724 | 1,007,925 | 1,361,662 |
| FINANCED BY | | | | | |
| OWNER'S EQUITY | | | | | |
| Retained earnings | 44,269 | 52,970 | 283,566 | 595,122 | 1,109,174 |
| | 80,831 | 163,607 | 229,223 | 241,869 | 252,488 |
| LONG TERM LIABILITIES | | | | | |
| Long term loan | 44,268.50 | 170,934.40 | 170,934.40 | 170,934.40 | - |
| TOTAL | 169,367.76 | 387,512.03 | 683,723.81 | 1,007,925.41 | 1,361,662.30 |

Table 12: Break Even Analysis

| | Total (GHS) | Per Unit (GHS) | Per Unit Daily (GHS) |
|---------------------------------------|---------------------|------------------------|-----------------------------|
| Revenue | 277,200 | 18480 | 52.35 |
| <u>Variable Costs</u> | | | |
| Salaries | 70200 | 4680.00 | 13.26 |
| Utilities | 7200 | 480.00 | 1.36 |
| Advertisement. | 1200 | 80.00 | 0.23 |
| Groceries | 150 | 10.00 | 0.03 |
| Maintenance | 200 | 13.33 | 0.04 |
| Others | 500 | 33.33 | 0.09 |
| Total | 78950 | 5263.33 | 14.91 |
| <u>Fixed Costs</u> | | | |
| House | 170,000 | 11333.33 | 32.11 |
| Furniture | 11,712 | 780.80 | 2.21 |
| Electrical appliances | 4,780 | 318.67 | 0.90 |
| Relaxation and Educational equipments | 400 | 26.67 | 0.08 |
| Desktop Computer and Printer | 1,700 | 113.33 | 0.32 |
| Total | 188,592 | 12572.80 | 35.62 |
| Contribution Unit | 198,250.00 | 13,216.67 | 37.44 |
| Break Even | 0.95 | 14.27 | |

Table 13 (a) : Financial Assessment of the business

| | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Terminal Flow |
|-------------------------------|---------------|---------------|---------------|---------------|---------------|----------------------|
| | GHS | GHS | GHS | GHS | GHS | GHS |
| Sales Revenues | 277,200 | 383,040 | 482,160 | 514,080 | 546,000 | 427,189 |
| Operating Cost | 94,800 | 113,760 | 136,512 | 163,814 | 196,577 | |
| Profit before Tax | 182,400 | 269,280 | 345,648 | 350,266 | 349,423 | |
| Taxes | -36667.90 | -62,450 | -82,271 | -83,530 | -83,320 | |
| Interest Expense | -44,443 | -39,132 | -32,441 | -24,009 | -13,386 | |
| Net Profit | 101,289 | 167,698 | 230,936 | 242,726 | 252,717 | |
| Depreciation: | 21,058 | 4,811 | 2,577 | 1,894 | 1,474 | |
| Operating Cash Flow | 122,348 | 172,509 | 233,513 | 244,620 | 254,191 | |
| Net Working Capital | 10,000 | 11,000 | 12,000 | 13,000 | 14,000 | |
| Planned Critical Cash Outlays | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | |
| Total Cash Flow | 133,348 | 184,509 | 246,513 | 258,620 | 269,191 | |

Table 13 (b) : Financial Assessment of the business

| Analysis | | | | | |
|--|---|--------------|----------------|-----------------------|-----------------------|
| Summarized Cash Outflows and Inflows for Business: | | | | | |
| | | Cash | Present | | |
| | Year | Flows | Value | Balance for CF | Balance for PV |
| | 0 | -244,192 | -244,192 | -244,192 | -244,192 |
| | 1 | 133,348 | 126,724 | -110,844 | -117,468 |
| | 2 | 184,509 | 156,393 | 73,664 | 38,925 |
| | 3 | 246,513 | 173,624 | 320,178 | 212,549 |
| | 4 | 258,620 | 152,747 | 578,797 | 365,296 |
| | 5 | 269,191 | 132,300 | 847,988 | 497,596 |
| | Sum Present Value | | <u>741,788</u> | | |
| | Required Rate of Return for Business | | | | |
| | Guess | | | | 69.47% |
| | | | | | 15% |
| | Net Present Value | | | | 497,596 |
| | Modified IRR | | | | 408.43% |
| | Payback Period | | | | 1.71 |
| | Discounted Payback (years) | | | | 1.75 |
| | Profitability Index (PI) | | | | 3.04 |
| Financial Assessment | | | | | |
| Business has positive Net Present Value? | | | | | |
| | | | | Yes | |
| Business has IRR in excess of cost? | | | | | |
| | | | | Yes | |
| Business has a positive payback? | | | | | |
| | | | | Yes | |
| Business has a PI> 1? | | | | | |
| | | | | Yes | |

Table 14: Terminal Cash Flow

| | GHS |
|---------------------------------|-------------|
| Incremental Cashflow | 741,787.8 |
| Salvage Value | 47,779.0 |
| Tax | (7,166.9) |
| Increase in Net Working Capital | (355,211.2) |
| Terminal Year Cashflow | 427,188.8 |

Table 15: Capital Budgeting Techniques (Formulas)

| Capital Budgeting Techniques: | | | | | | | |
|-------------------------------|--|--|--|--|--|--|--|
| Net Present Value = | | Sum of all the Cashflow Present Values - Initial Cash Outflow | | | | | |
| | | $= \sum PV/ICO$ | | | | | |
| | | Interpretation: NPV > 0, Hence I can go ahead with the business | | | | | |
| Profitability Index = | | Sum of all the Cashflow Present Values / Initial Cash Outflow | | | | | |
| | | $\sum PV/ICO$ | | | | | |
| | | = | | | | | |
| | | Interpretation: PI > 1, Hence I can go ahead with the business | | | | | |
| Payback Period= | | $\frac{\text{Cost of the investment}}{\text{Annual Net Flow}}$ | | | | | |
| | | | | | | | |
| Discounted Payback= | | $A + B/C$ | | | | | |
| | | | | | | | |
| | | Where, | | | | | |
| | | A = Last period with a negative discounted cumulative cash flow; | | | | | |
| | | B = Absolute value of discounted cumulative cash flow at the end of the period A; | | | | | |
| | | C = Discounted cash flow during the period after A | | | | | |

Transcribed Interviews of Group 1 Respondents

Transcription of First nine Questions

Interviewer: Good afternoon, please I am working on some work about how old people are taken care of when they are old. Please is it ok to ask you a few questions concerning this?

Respondent 1: Ok

Interviewer: Are you currently taking care of an elderly person?

Respondent 1: No. Right now, I am not working so my other siblings are taking care of our father. However, I used to take care of her when I had a job.

Interviewer: How do you provide care for him when you were had a job and was taking care of her? Did you visit her occasionally, send money to him to care for himself, send money to a family member or friend to take care of him? How would you do it?

Respondent 1: I used to visit him occasionally and when I do, I give him some money.

Interviewer: Where does he live? Does he live in a family house, does he live, alone, does he live with you, or does he live with a family member?

Respondent 1: He lives with one of my siblings in the Village

Interviewer: Haven taken care of him in the past, what do you think are his major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 1: He needs someone to cook for him and make sure that he has eaten. He also needs money.

Interviewer: Among the needs you have mentioned, which one is more important?

Respondent 1: Oh, what is important is having someone to take care of what he eats.

Interviewer: What are the challenges you face with providing care for him?

Respondent 1: I do not have a job so I do not have enough money

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 1: No. What is that?

Interviewer: It is a place where old people are sent, to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 1: oh ok

Interviewer: would you send your father to such a place for them to take care of her?

Respondent 1: Laughs....No. He won't want to come

Interviewer: Is it because he won't come that you will not send him there?

Respondent 1: Yes, because he does not even want to come to Accra and live with me. He wants to stay in the village.

Interviewer: Assuming you decide to send him to the home I am talking about, will you be willing and ready to pay for the expenses that come with the home?

Respondent 1: I am willing but I am not ready.

Interviewer: Please explain what you mean by you are willing but not ready.

Respondent 1: I do not have money now but if I don't I would spend money on paying for him

Interviewer: Please what is your age?

Respondent 1: 42

Interviewer: Highest educational level?

Respondent 1: Class 5. Oh, it is not that my parents did not make me go to school or I did not want to go. When I was young, my knee hurt especially at noon so I had to go back home every day. So I stopped.

Interviewer: Oh sorry. I hope it is gone now.

Respondent 1: Oh, my knee still hurts. Sometimes I can't even walk properly.

Interviewer: Oh sorry, Please where do you live?

Respondent 1: I Ashiaman but I come to Spintex to do somethings.

Gender: Female Occupation: None

Interviewer: Good afternoon, please I am working on some school work about how old people are taken care of when they are old. Please is it ok to ask you a few questions concerning this?

Respondent 2: Ok

Interviewer: Are you currently taking care of an elderly person?

Respondent 2: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 2: I send money to him/her to take care him/herself.

Interviewer: Where does he/she live? Does he/she live in a family house, does he/she live, alone, does he/she live with you, or does he/she live with a family member?

Respondent 2: Lives in family house

Interviewer: What do you think are his/her major needs? Is it help with daily activities E.g. Bathing, eating, dressing, health care, companionship (someone to be around her and chat with him) or financial support?

Respondent 2: He needs all of it. They are all important.

Interviewer: Among the needs you have mentioned, which one is more important?

Respondent 2: They are all important.

Interviewer: What are the challenges you face with providing care for him?

Respondent 2: No matter what happens, whatever things go well for me or not, I have to provide for her.

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 2: No.

Interviewer: Ok, It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 2: oh ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 2: No.

Interviewer: Why?

Respondent 2: My mother is a farmer. She does not like staying at one place so she won't be able to stay there.

Interviewer: Assuming you decide to send him to this home I am talking about, are you willing and ready to pay for the expenses that come with the home?

Respondent 2: I am ready but not willing.

Interviewer: Please explain what you mean by you are ready but not willing

Respondent 2: I have the money to pay but I don't want to send her there.

Interviewer: Please what is your age?

Respondent 2: 36

Interviewer: Highest educational level?

Respondent 2: JSS

Interviewer: Please where do you live?

Respondent 2: Accra Post Office

Gender: Male Occupation: Trader

Interviewer: Good afternoon, please I am working on some school work about how old people are taken care of when they are old. Please is it ok to ask you a few questions concerning this?

Respondent 3: Ok

Interviewer: Are you currently taking care of an elderly person?

Respondent 3: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 3: She lives with me, I take care her care myself

Respondent 3: She lives with me

Interviewer: What do you think are his/her major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 3: Health care and companionship. She has her own money so she does not need money

Interviewer: Among the needs you have mentioned, which one is more important?

Respondent 3: Healthcare is first before Companionship.

Interviewer: What are the challenges you face with providing care for him?

Respondent 3: She worries people too much. She talks too much about everything. When I am not around, it is hard for her to be on her own.

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 3: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 3: oh ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 3: No.

Interviewer: Why?

Respondent 3: She is not that sick. She won't want to go. Also, she is hard to take care of. They will not have the patience. She is not that old, it is just small sicknesses that has made her weak.

Interviewer: Assuming you decide to send him to this home I am talking about, are you willing and ready to pay for the expenses that come with the home?

Respondent 3: I am not the one in charge of deciding on whether to send her or not.

Interviewer: Please what is your age?

Respondent 3: 43

Interviewer: Highest educational level?

Respondent 3: Class 6

Interviewer: Please where do you live?

Respondent 3: Martey, Spintex

Gender: Female Occupation: None

Interviewer: Good afternoon, please I am working on some school work about how old people are taken care of when they are old. Please is it ok to ask you a few questions concerning this?

Respondent 4: Ok

Interviewer: Are you currently taking care of an elderly person?

Respondent 4: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 4: Sometimes I go and visit. Other times too I send money through mobile money to my brother to withdraw and give to her.

Interviewer: Where does she live?

Respondent 4: Family house

Interviewer: What do you think are his/her major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 4: Health care, food and companionship.

Interviewer: Among the needs you have mentioned, which one is more important?

Respondent 4: Healthcare is extremely important. Then Companionship.

Interviewer: What are the challenges you face with providing care for him?

Respondent 4: No challenges

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 4: Yes

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 4: oh ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 4: Yes

Interviewer: Why?

Respondent 4: They will take care of her health. As they take care of her, they will notice issues that I may not notice myself.

Interviewer: Assuming you decide to send him to this home I am talking about, are you willing and ready to pay for the expenses that come with the home?

Respondent 4: I am willing and ready. I can pay for the expenses.

Interviewer: Please what is your age?

Respondent 4: 59

Interviewer: Highest educational level?

Respondent 4: Form 4

Interviewer: Please where do you live?

Respondent 4: Abokobi

Gender: Male Occupation: Taxi head

Interviewer: Are you currently taking care of an elderly person?

Respondent 5: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 5: I send money to him/her to care for himself

Interviewer: Where does she live?

Respondent 5: lives alone

Interviewer: What do you think are their major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 5: Financial support and Companionship.

Interviewer: Among the needs you have mentioned, which one is more important?

Respondent 5: Companionship is the most important and before Financial support.

Interviewer: What are the challenges you face with providing care for him?

Respondent 5: Financial challenges. Sometimes when I send her food I am not able to eat. Everything is expensive

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 5: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 5: ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 5: No

Interviewer: Why?

Respondent 5: They will not be able to take care of her like I would. She just needs money and she will be fine.

Interviewer: Assuming you decide to send her there are you willing and ready to pay for the expenses that come with the home?

Respondent 5: I am not willing and I am not ready

Interviewer: Explain what you mean

Respondent: I can't manage it financially. Only the rich can do that

Interviewer: What is your age please?

Respondent 5: 30

Interviewer: Highest educational level?

Respondent 5: Jss

Interviewer: Please where do you live?

Respondent 5: Teshie

Gender: Female Occupation: Sells Provisions

Interviewer: Are you currently taking care of an elderly person?

Respondent 6: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 6: I send her money to look after herself

Interviewer: Where does he/ she stay?

Respondent: Lives with a family member

Interviewer: What do you think are their major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 6: Health care and Financial support

Interviewer: Among the needs you have mentioned, which one is more important?

Respondent 6: Health care is the most important

Interviewer: What are the challenges you face with providing care for him?

Respondent 6: Financial challenges

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 6: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 6: No

Interviewer: Why?

Respondent 6: Because her children can take care of her. But if no one is there then maybe

Interviewer: Are you willing and ready to pay for the expenses that come with the home?

Respondent 6: I ready but not willing

Interviewer: Explain what you mean by ready but not willing

Respondent: I am ready financially

Interviewer: What is your age please?

Respondent 6: 37

Interviewer: Highest educational level?

Respondent 6: JSS

Interviewer: Please where do you live?

Respondent 6: Kanashie

Gender: Male Occupation: Trader-sells phones.

Interviewer: Are you currently taking care of an elderly person?

Respondent 7: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 7: I go to visit

Interviewer: Where does she stay?

Respondent 7: Lives with family members

Interviewer: What do you think are their major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 7: Food, Health care and Companionship

Interviewer: Among the needs you have mentioned, which one is more important?

Respondent 7: Health care is the most important

Interviewer: What are the challenges you face with providing care for him?

Respondent 7: Financial challenges

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 7: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 7: No

Interviewer: Why?

Respondent 7: Ghana is not each one for Himself. You can't just send your mum somewhere whiles family can take care of her

Interviewer: Are you willing and ready to pay for the expenses that come with the home?

Respondent 7: I am not ready and not willing

Interviewer: Explain what you mean by ready but not willing

Respondent 7: I won't pay. I have a wife and other things to pay for

Interviewer: What is your age please?

Respondent 7: 49

Interviewer: Highest educational level?

Respondent 7: Form 4

Interviewer: Please where do you live?

Respondent 7: Amomole

Gender: Male Occupation: Taxi Driver.

Interviewer: Are you currently taking care of an elderly person?

Respondent 8: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 8: I visit them once in a while. I also send money to a family member to look after them

Interviewer: Where does he/ she stay?

Respondent: Lives in a family house

Interviewer: What do you think are their major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 8: Financial support and health care

Interviewer: Order of importance

Respondent 8: Financial support 4, and health care 4

Interviewer: What are the challenges you face with providing care for him?

Respondent 8: Financial issues

Interviewer: Have you ever heard of old people' home before?

Respondent 8: No

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 8: No

Interviewer: Why?

Respondent 8: I don't want an outsider to take care of them

Interviewer: Assuming you decide to send your parents there, are you willing and ready to pay for the expenses that come with the home?

Respondent 8: I not willing and I am not willing

Interviewer: Explain what you mean by ready but not willing

Respondent 8: It will be expensive

Interviewer: What is your age please?

Respondent 8: 35

Interviewer: Highest educational level?

Respondent 8: JSS

Interviewer: Please where do you live?

Respondent 8: Santa Maria

Gender: Male Occupation: Trader-sells shoes.

Interviewer: Are you currently taking care of an elderly person?

Respondent 9: No

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 9: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick. Would you send your mother to such a place for them to take care of her?

Respondent 9: yes

Interviewer: Why?

Respondent 9: They will take care of her when she is sick

Interviewer: Are you willing and ready to pay for the expenses that come with the home?

Respondent 9: I willing but I am not ready

Interviewer: Explain what you mean.

Respondent 9: I don't have much money, business is bad.

Interviewer: What is your age please?

Respondent 9: 41

Interviewer: Highest educational level?

Respondent 9: JSS

Interviewer: Please where do you live?

Respondent 9: Lapaz

Gender: Female Occupation: Trader-sells Tsofi.

Interviewer: Are you currently taking care of an elderly person?

Respondent 10: No

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 10: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 10: No

Interviewer: Why?

Respondent 10: I want to see her every day. If she is far I won't like it. She helps me a little when she is around.

Interviewer: Are you willing and ready to pay for the expenses that come with the home?

Respondent 10: I not willing and I am not ready

Interviewer: Explain what you mean.

Respondent 10: I don't take decisions concerning her alone. My brother has a say in this and I don't think he will allow it

Interviewer: What is your age please?

Respondent 10: 28

Interviewer: Highest educational level?

Respondent 10: class 5

Interviewer: Please where do you live?

Respondent 10: Spintex

Gender: Female Occupation: Hairdresser.

Interviewer: Are you currently taking care of an elderly person?

Respondent 11: Yes, my family head

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 11: I visit him once in a while, I send money to him/her to care for himself

Interviewer: Where does she live?

Respondent 11: lives in a family house

Interviewer: What do you think are their major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 11: Financial support and Companionship

Interviewer: Among the needs you have mentioned, which one is more important?

Respondent 11: Financial support is quite important and Companionship is Important

Interviewer: What are the challenges you face with providing care for him?

Respondent 11: He is not my father, but he is family so whether I have money or not, I have to send him money. I have already entered.

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 11: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 11: ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 11: If it was my mother, yeas I would. But for my family head, no.

Interviewer: Why?

Respondent 11: For my mum, she would have been able to come and see Accra. For my family head, I woud send him because other family members will complain. If something happens to him I will be blamed

Interviewer: Assuming you decide to send her there are you willing and ready to pay for the expenses that come with the home?

Respondent 11: For my Family head, I am not willing and I am not ready

Interviewer: Explain what you mean

Respondent: I don't have money. Ghana does not have money. We are suffering..

Interviewer: What is your age please?

Respondent 11: 45

Interviewer: Highest educational level?

Respondent 11: Class 5

Interviewer: Please where do you live?

Respondent 11: Madina

Gender: Female Occupation: Sells underwear in the market

Interviewer: Are you currently taking care of an elderly person?

Respondent 12: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 12: I visit him/ her once in a while. I send money to a family member to care for him/her

Interviewer: Where does she live?

Respondent 12: lives in a family house

Interviewer: What do you think are their major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 12: Help with daily activities and Companionship

Interviewer: Among the needs you have mentioned, which one is more important?

Respondent 12: Help with daily activities is extremely important and Companionship is important

Interviewer: What are the challenges you face with providing care for him?

Respondent 12: Financial challenges. Sometimes I have to stop work and go and stay with her for a while. It is hard coz I am married too

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 12: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 12: ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 12: It depends.

Interviewer: Why?

Respondent 12: I think it is good but if the money is too much then I won't.

Interviewer: Assuming you decide to send her there are you willing and ready to pay for the expenses that come with the home?

Respondent 12: I am willing and I am not ready

Interviewer: Explain what you mean

Respondent 12: Financial Issues. I won't get it

Interviewer: What is your age please?

Respondent 12: 38

Interviewer: Highest educational level?

Respondent 12: Jss

Interviewer: Please where do you live?

Respondent 12: Offankor Barrier

Gender: Female Occupation: Sells Second Hand clothes

Interviewer: Are you currently taking care of an elderly person?

Respondent 13: No

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 13: Yes

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 13: No

Interviewer: Why?

Respondent 13: I can't go and dump her there. I don't do government work so I have time.

Interviewer: Assuming you decide to send her there are you willing and ready to pay for the expenses that come with the home?

Respondent 13: I am not willing and I am not ready

Interviewer: Explain what you mean

Respondent 13: I am taking care of my children too so I wouldn't be able to financially

Interviewer: What is your age please?

Respondent 13: 42

Interviewer: Highest educational level?

Respondent 13: Form 4(Middle school) - JSS

Interviewer: Please where do you live?

Respondent 13: Dome

Gender: Female Occupation: Sells Cosmetics

Interviewer: Are you currently taking care of an elderly person?

Respondent 14: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 14: I give her money to him/her to care for himself

Interviewer: Where does she live?

Respondent 14: lives with family member

Interviewer: What do you think are their major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 14: Companionship.

Interviewer: Among the needs you have mentioned, which one is more important?

Respondent 14: Companionship is the most important

Interviewer: What are the challenges you face with providing care for him?

Respondent 14: No challenges

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 14: Yes but I don't know what they do

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 14: ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 14: No

Interviewer: Why?

Respondent 14: my siblings have built a house in which she lives. She would not even want to go

Interviewer: Assuming you decide to send her there are you willing and ready to pay for the expenses that come with the home?

Respondent 14: We are 11, I am the ninth born so there is no need to send her there. I am not willing and I am not ready

Interviewer: Explain what you mean

Respondent 14: I can manage it financially

Interviewer: What is your age please?

Respondent 14: 39

Interviewer: Highest educational level?

Respondent 14: Form 4

Interviewer: Please where do you live?

Respondent 14: Teshie

Gender: male Occupation: Trotro Driver

Interviewer: Are you currently taking care of an elderly person?

Respondent 15: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 15: I go to visit her. She is from outside so sometimes she gives me money. When I go to town, I buy her things.

Interviewer: Where does she live?

Respondent 15: lives with family in her house

Interviewer: What do you think are their major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 15: Companionship.

Interviewer: Among the needs you have mentioned, which one is more important?

Respondent 15: Companionship is the most important and Healthcare

Interviewer: What are the challenges you face with providing care for him?

Respondent 15: No challenges

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 15: I am not sure.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 15: ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 15: No

Interviewer: Why?

Respondent 15: I don't like it. They will not be able to take care of her like I would. She won't even go. She has love for people so I will take care of her

Interviewer: Assuming you decide to send her there are you willing and ready to pay for the expenses that come with the home?

Respondent 15: I am not willing and I am not ready

Interviewer: Explain what you mean

Respondent: I can't manage it financially. Ghana is too hard

Interviewer: What is your age please?

Respondent 15: 27

Interviewer: Highest educational level?

Respondent 15: Jss 1

Interviewer: Please where do you live?

Respondent 15: Agbogba-Cosway

Gender: Female Occupation: Hairdresser

Interviewer: Are you currently taking care of an elderly person?

Respondent 16: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 16: I send money to him/her to care for himself. Sometimes I visit her

Interviewer: Where does she live?

Respondent 16: lives alone

Interviewer: What do you think are their major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 16: Help with daily activities and companionship

Interviewer: Among the needs you have mentioned, which one is more important?

Respondent 16: Help with daily activities is extremely important

Interviewer: What are the challenges you face with providing care for him?

Respondent 16: She is quarrelsome. Even when you do something for her, he tells people you haven't done it

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 16: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 16: ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 16: No. However if she will go, then Yes I will take care

Interviewer: Why?

Respondent 16: Maybe he will corporate with them

Interviewer: Assuming you decide to send her there are you willing and ready to pay for the expenses that come with the home?

Respondent 16: Personally, I am not willing and I am not ready

Interviewer: Explain what you mean

Respondent 16: It is not about money. She is a burden

Interviewer: What is your age please?

Respondent 16: 39

Interviewer: Highest educational level?

Respondent 16: Jss

Interviewer: Please where do you live?

Respondent 16: Madina

Gender: Female Occupation: Seamstress

Interviewer: Are you currently taking care of an elderly person?

Respondent 17: No

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 17: Yes

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 17: Yes

Interviewer: Why?

Respondent 17: She can live long because of the companionship she will get from there. Leaving her at home is not a good idea.

Interviewer: Are you willing and ready to pay for the expenses that come with the home?

Respondent 17: I am willing and I ready

Interviewer: Explain what you mean

Respondent: No matter what, I will raise the money

Interviewer: What is your age please?

Respondent 17: 28

Interviewer: Highest educational level?

Respondent 17: Jss

Interviewer: Please where do you live?

Respondent 17: Madina

Gender: Male Occupation: Mechanic

Interviewer: Are you currently taking care of an elderly person?

Respondent 18: No. My mother is young

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 18: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 18: ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 18: No

Interviewer: Why?

Respondent 18: It is not necessary. When they weren't there, we were taking care of the elderly ourselves

Interviewer: Assuming you decide to send her there are you willing and ready to pay for the expenses that come with the home?

Respondent 18: I am not willing and I am not ready

Interviewer: Explain what you mean

Respondent: Whether I have money or not, I won't. I am a Muslim. We don't do that.

Interviewer: What is your age please?

Respondent 18: 38

Interviewer: Highest educational level?

Respondent 18: Jss

Interviewer: Please where do you live?

Respondent 18: Madina

Gender: Female Occupation: Sells Cosmetics

Interviewer: Are you currently taking care of an elderly person?

Respondent 19: No

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 19: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 19: ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 19: Yes

Interviewer: Why?

Respondent 19: Sometimes old people come with issues and problems so it is not a bad idea.

Interviewer: Assuming you decide to send your parent there are you willing and ready to pay for the expenses that come with the home?

Respondent 19: I am willing and but I am not ready

Interviewer: Explain what you mean

Respondent: I can't manage it financially. Ghana is hard

Interviewer: What is your age please?

Respondent 19: 39

Interviewer: Highest educational level?

Respondent 19: Jss

Interviewer: Please where do you live?

Respondent 19: Ashongman

Gender: Male Occupation: Cobbler

Interviewer: Are you currently taking care of an elderly person?

Respondent 20: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 20: I visit most of the time. Other times I send money to him/her to care for himself

Interviewer: Where does she live?

Respondent 20: lives with a family member

Interviewer: What do you think are their major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 20: Companionship.

Interviewer: What are the challenges you face with providing care for him?

Respondent 20: She is difficult. She does not listen to anyone. She needs too much attention

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 20: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 20: ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 20: No

Interviewer: Why?

Respondent 20: She's my mother. I have to care for her as long as I'm alive

Interviewer: Assuming you decide to send her there are you willing and ready to pay for the expenses that come with the home?

Respondent 20: I am not willing and I am not ready

Interviewer: Explain what you mean

Respondent: I can it financially. I can pay but I won't

Interviewer: What is your age please?

Respondent 20: 44

Interviewer: Highest educational level?

Respondent 20: Form 4

Interviewer: Please where do you live?

Respondent 20: Agbogba

Gender: Male Occupation: Taxi driver

Interviewer: Are you currently taking care of an elderly person?

Respondent 21: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 21: I visit him

Interviewer: Where does she live?

Respondent 21: lives with a family member

Interviewer: What do you think are their major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 21: Companionship.

Interviewer: What are the challenges you face with providing care for him?

Respondent 21: No challenges, just that she talks about everything a lot

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 21: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 21: ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 21: Yes

Interviewer: Why?

Respondent 21: They will have patience for her. They won't shout at her.

Interviewer: Assuming you decide to send her there are you willing and ready to pay for the expenses that come with the home?

Respondent 21: I am willing and I am ready

Interviewer: Explain what you mean

Respondent 21: I can it financially. I can pay but I won't

Interviewer: What is your age please?

Respondent 21: 35

Interviewer: Highest educational level?

Respondent 21: Jss

Interviewer: Please where do you live?

Respondent 21: Agbogba

Gender: Male Occupation: Taxi driver

Interviewer: Are you currently taking care of an elderly person?

Respondent 22: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 22: I send money to him/her to care for himself

Interviewer: Where does she live?

Respondent 22: lives with a family house

Interviewer: What do you think are their major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 22: Help with daily activities

Interviewer: What are the challenges you face with providing care for him?

Respondent 22: No challenges

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 22: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 22: ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 22: No

Interviewer: Why?

Respondent 22: I will take care of herself

Interviewer: Assuming you decide to send her there are you willing and ready to pay for the expenses that come with the home?

Respondent 22: I am not willing and I am not ready

Interviewer: Explain what you mean

Respondent: There is no money in the system

Interviewer: What is your age please?

Respondent 22: 35

Interviewer: Highest educational level?

Respondent 22: JSS

Interviewer: Please where do you live?

Respondent 22: Agbogba

Gender: Male Occupation: Station Master

Interviewer: Good afternoon, please I am working on some school work about how old people are taken care of when they are old. Please is it ok to ask you a few questions concerning this?

Respondent 23: Ok

Interviewer: Are you currently taking care of an elderly person?

Respondent 23: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 23: I visit them once in a while. I send them money to him

Interviewer: Where does he/she live?

Respondent 23: Lives with a family member

Interviewer: What do you think are their major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 23: Financial support, Companionship, and Health care

Interviewer: Among the needs you have mentioned, which one is more important?

Respondent 23: Financial support 3, Companionship 3, and Health care- 4

Interviewer: What are the challenges you face with providing care for him?

Respondent 23: No challenges. Except that sometimes, she gets sick and I am not able to go and see her.

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 23: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 23: ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 23: No

Interviewer: Why?

Respondent 23: I have sisters so I can't decide alone

Interviewer: Are you willing and ready to pay for the expenses that come with the home?

Respondent 23: I willing but not ready

Interviewer: Explain what you mean by you are ready?

Respondent 23: My sisters won't allow and I don't have money either

Interviewer: What is your age please?

Respondent 23: 50

Interviewer: Highest educational level?

Respondent 23: form 4

Interviewer: Please where do you live?

Respondent 23: Mamprobi

Gender: Female Occupation: Sells ladies shoes

Respondent 24:

Interviewer: Are you currently taking care of an elderly person?

Respondent 24: No

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 24: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 24: ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 24: Yes

Interviewer: Why?

Respondent 24: If my elderly relative will stay home alone without anyone to take care of him, or even if there is, someone will eventually end up shouting at him or her, then I would prefer the Old People's Home

Interviewer: Are you willing and ready to pay for the expenses that come with the home?

Respondent 24: I willing but not ready

Interviewer: Explain what you mean by you are ready?

Respondent 24: I don't really have much right now because my pay is not that good. However If I had money, I would be willing to pay.

Interviewer: Do you think Old People's Home will make money in Ghana?

Respondent 24: No

Interviewer: Explain

Respondent 24: Many people will not agree to send their parents there because of financial challenges. But the rich may like it

Interviewer: What challenges do you think will make running this business difficult in Ghana?

Respondent 24: If the Home charges high fees, it will be difficult to get people to patronize it.

Interviewer: What is your age please?

Respondent 24: 44

Interviewer: Highest educational level?

Respondent 24: JSS

Interviewer: Please where do you live?

Respondent 24: North Legon

Gender: Male Occupation: Driver

Respondent 25:

Interviewer: Are you currently taking care of an elderly person?

Respondent 25: No

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 25: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 25: ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 25: Yes

Interviewer: Why?

Respondent 25: They will take care of him/ her so that I can get time to do my work.

Interviewer: Are you willing and ready to pay for the expenses that come with the home?

Respondent 25: I am willing and ready

Interviewer: Explain what you mean by you are ready?

Respondent 25: I can raise to money to pay

Interviewer: Do you think Old People's Home will make money in Ghana?

Respondent 25: No

Interviewer: Explain

Respondent 25: Many people will not agree to send their parents there because of financial challenges. However, the rich may like it

Interviewer: What challenges do you think will make running this business difficult in Ghana?

Respondent 25: If the Home charges high fees, it will be difficult to get people to patronize it.

Interviewer: What is your age please?

Respondent 25: 32

Interviewer: Highest educational level?

Respondent 25: JSS

Interviewer: Please where do you live?

Respondent 25: Agbogba

Gender: Female Occupation: Hairdresser

Respondent 26:

Interviewer: Are you currently taking care of an elderly person?

Respondent 26: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 26: I visit her once in a while. Other times too, I send money to my sister to take care of her

Interviewer: Where does he/she live?

Respondent 26: Lives with a family member

Interviewer: What do you think are their major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 26: Help with daily activities and Financial support

Interviewer: Among the needs you have mentioned, which one is more important?

Respondent 26: Help with daily activities 4 and financial support 3

Interviewer: What are the challenges you face with providing care for him?

Respondent 26: No challenges.

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 26: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 26: ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 26: Yes

Interviewer: Why?

Respondent 26: As she grows old, she will get weaker and I will not have time to go and stay with her. So I will send her there so that I can focus on other things, and while knowing that someone else is taking good care of her

Interviewer: Are you willing and ready to pay for the expenses that come with the home?

Respondent 26: Yes, I am willing and ready

Interviewer: Explain your choice

Respondent: The home will have workers who will need to be paid and so I am willing and ready to pay

Interviewer: What is your age please?

Respondent 26: 45

Interviewer: Highest educational level?

Respondent 26: Primary

Interviewer: Please where do you live?

Respondent 26: Agbogba

Gender: Female Occupation: Sells at Madina

Respondent 27:

Interviewer: Are you currently taking care of an elderly person?

Respondent 27: No

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 27: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 27: ok

Interviewer: Would you send your mother to such a place for them to take care of her?

Respondent 27: No

Interviewer: Why?

Respondent 27: Because I don't have money. If it were free, I would send my mother there.

Interviewer: Are you willing and ready to pay for the expenses that come with the home?

Respondent 27: Not willing and not ready

Interviewer: Briefly explain your choice in Q8

Respondent 27: As I have already explained, I do not have money.

Interviewer: What is your age please?

Respondent 27: 40

Interviewer: Highest educational level?

Respondent 27: JSS

Interviewer: Please where do you live?

Respondent 27: North Legon

Gender: Female Occupation: Sells provisions

Respondent 28:

Interviewer: Are you currently taking care of an elderly person?

Respondent 28: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 28: I visit her once in a while. Other times too, I send her money. Every month I buy her cloths.

Interviewer: Where does he/she live?

Respondent 28: Lives with my sister. She used to live with my dad before he died.

Interviewer: What do you think are their major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 28: Help with daily activities and companionship

Interviewer: Among the needs you have mentioned, which one is more important?

Respondent 28: Help with daily activities 4 and Companionship-3

Interviewer: What are the challenges you face with providing care for him?

Respondent 28: I don't have any challenges. Even if your mother is mad, you still have to take care of her. It is a normal thing.

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 28: No.

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 28: ok

Interviewer: would you send your mother to such a place for them to take care of her?

Respondent 28: No

Interviewer: Why?

Respondent 28: Even when my mother gets extremely old and can't do anything, I won't send her there. I will make my sister stay with her so that assuming she eases herself in the wrong place; she can clean it for her. So there is no need to do send her there.

Interviewer: Are you willing and ready to pay for the expenses that come with the home?

Respondent 28: I am willing but not ready

Interviewer: Briefly explain your choice in Q8

Respondent 28: Whether I have money or not, I will not send her there.

Interviewer: What is your age please?

Respondent 28: 43

Interviewer: Highest educational level?

Respondent 28: Form 4

Interviewer: Please where do you live?

Respondent 28: Ashongman

Gender: Male Occupation: Sell hardware

Respondent 29:

Interviewer: Are you currently taking care of an elderly person?

Respondent 29: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 29: I visit him sometimes. Other times too, I send him money.

Interviewer: Where does he/she live?

Respondent 29: He lives alone

Interviewer: What do you think are their major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 29: Help with daily activities, companionship and financial support

Interviewer: Among the needs you have mentioned, which one is more important?

Respondent 29: Help with daily activities 3 and Companionship-3, financial - 4

Interviewer: What are the challenges you face with providing care for him?

Respondent 29: I don't have any challenges. My job pays monthly so at the end of the month, I send him his portion if my pay.

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 29: Yes, it is when the government supports the aged.

Interviewer: Not really, It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 29: ok

Interviewer: would you send your father to such a place for them to take care of her?

Respondent 29: Yes

Interviewer: Why?

Respondent 29: If he has no one around to care for him and he is willing to go, why not.

Interviewer: Are you willing and ready to pay for the expenses that come with the home?

Respondent 29: I am willing but not ready

Interviewer: Briefly explain your choice in Q8

Respondent 29: I don't have enough money

Interviewer: What is your age please?

Respondent 29: 29

Interviewer: Highest educational level?

Respondent 29: Jss

Interviewer: Please where do you live?

Respondent 29: Agbogba

Gender: Male Occupation: Sells building materials

Respondent 30:

Interviewer: Are you currently taking care of an elderly person?

Respondent 30: Yes

Interviewer: How do you provide care for him/her? Do you visit him/her once in a while, send money to him/her to care for himself, send money to a family member or friend to take care of him/her? How would you do it?

Respondent 30: I am always around to take care of him.

Interviewer: Where does he/she live?

Respondent 30: Lives with me

Interviewer: What do you think are their major needs? Is it help with daily activities E.g. Bathing, eating, dressing, healthcare, companionship (someone to be around her and chat with him) or financial support?

Respondent 30: Help with daily activities, health care and companionship

Interviewer: Among the needs you have mentioned, which one is more important?

Respondent 30: Help with daily activities 3, health care-3 and Companionship-3

Interviewer: What are the challenges you face with providing care for him?

Respondent 30: Financial constraints, Lack of time and being able to tolerance him.

Interviewer: Please have you ever heard of Old people's Homes?

Respondent 30: No

Interviewer: It is a place where old people are sent to live and to be taking care of. They help them to bath, eat, dress and attend to them when they are sick.

Respondent 30: ok

Interviewer: would you send your father to such a place for them to take care of her?

Respondent 30: No

Interviewer: Why?

Respondent 30: Old people are very difficult people so they need someone with compassion

Interviewer: Are you willing and ready to pay for the expenses that come with the home?

Respondent 30: I am willing but not ready

Interviewer: Briefly explain your choice in Q8

Respondent 30: Very necessary care for the aged but the cost will be huge. I am not ready in terms of finance.

Interviewer: What is your age please?

Respondent 30: 36

Interviewer: Highest educational level?

Respondent 30: Jss

Interviewer: Please where do you live?

Respondent 30: Kwabenya

Gender: Male Occupation: Taxi Driver

Transcription for questions 10

1. Some People don't have time
 2. Some Families are not able to care for their Elderly so they will patronize it
 3. Economic Hardships
 4. People will go
 5. The old people are in the villages. They won't come
 6. Our culture does not allow it. People may go but culture does not support it
 7. It is not part of our culture
 8. The economy is hard. Most people won't patronize
 9. Not many people will patronize it
-

10. People do not have time. Maids don't do a good job too
 11. Whites are busier than Ghanaians are so they can take their parents there. We have more time to care in Ghana
 12. People do not have time. Maid servants don't do a good job so people will patronize it
 13. In Ghana, we believe that nurses don't have compassion for people
 14. House Helps don't have patience when caring for the elderly so people will like a home where they will have patience
 15. Because not all people have the time to take care of their elderly. At least sending their parents there, they can rest assured of care
 16. People need help to care for their elderly because they cannot do it all on their own
 17. It depends on the workers the home employs. If they will not shout at the elderly, people will like it
 18. Most of the elderly do not have family members around to care for them so I think people will patronize it
 19. Not everyone has people around them to care for them so such people will like it. Some do not even have children
 20. Most people don't have people to care for them so people will go
 21. Some will go, other will not so it depends on who you are.
 22. We have financial issues in Ghana so people will not go.
 23. Rich people will patronize it. They won't have to take their parents outside for such care.
 24. Many people will not agree to send their parents there because of financial challenges. But the rich may like it
 25. People have money so whoever sets this up can make money
 26. In our almost totally urbanized society coupled with busy schedules it will be nice to have a modern old people's home to take care of the elderly instead of leaving them home with no one to cater for them. As far as the facility is offers excellent services and has good facilities, people would patronize it.
 27. Many people are burdened with caring for their elderly parents or grandparents, because they have other obligations such as work or school. I think they will embrace an old people's home, which can lessen that burden and help with giving proper attention to the special needs of older persons.
 28. People don't have time to care for their ageing relatives
 29. Good care for elderly
-

30. Our culture and family system makes us always have people around to help

Transcription for questions 11

1. The beginning of everything is hard but later when people understand the benefits, it will work.
 2. Financial Constraints may not allow Ghanaians to patronize as much
 3. Financial Problems. People Won't go
 4. I can't tell
 5. The number of people who will go won't be encouraging
 6. Many people will not patronize it because of culture
 7. Whoever sets it up won't get enough people to patronize it so in the beginning it will be hard
 8. Payment will be a problem for Ghanaians
 9. As Africans, we think differently. Sending your parent to a home is not African
 10. People may not patronize it in the beginning because they do not know about it
 11. Here in Ghana, we don't do that. People won't patronize because here, we take care of the elderly ourselves. Ghanaians have more children who can take care of them. Financially too, it will be an issue because caring for the elderly ourselves is cheaper
 12. Laws governing businesses may be a problem. Also, our education is low so people will not patronize it because they don't know the benefits
 13. Finding good and compassionate workers will be an issue
 14. I don't think there will be any challenges
 15. People may talk about it as bad so others may not want to patronize it
 16. Depending on the location, the challenges will differ. Challenges may include cost involved in setting up and patronage as well
 17. Education is low here. People do not know about it.
 18. Most people in Ghana want to take care of their elderly themselves so they may not patronize.
 19. I do not think there will be any challenges
 20. No challenges. All you have to do is to do it well and people will come
 21. It is not in our culture. What we know is that family does the caring. Ghana is not Europe
 22. I can't tell
-

23. Getting good workers
 24. If the Home charges high fees it will be difficult to get people to patronize it.
 25. I can't tell
 26. Family members willing to take care of the aged
 27. The availability of a good workers and working environment
 28. Cost. If the home were going to have good facilities then it would be quite expensive. Not everyone may be able to afford it. And probably the mentality of putting parent in a home is not always positive. So there must be something unique to make it very convincing
 29. The perception of people thinking they're abandoned by their love ones or relatives
 30. We embrace extended family system unlike in Europe where they have no one to care for them.
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